

SPOTLIGHT

OCTOBER 2015



YOU vs. YOU



SIGN ON THE DOTTED LINE

RECEIVE ADVANCE COPIES OF BOOKS occasionally; mostly motivational/inspirational titles. After you've read as many as I have, you come to realize that most of them are basically saying the same thing. And there's nothing wrong with that, because most of the principles put forth in this type book are universal. What distinguishes one from another is the author's unique perspective. The latest addition to my library certainly has a spin that caught my attention.

Rick Pitino, whose latest book is *The One-Day Contract*, is former head coach of two NBA teams and currently head coach at the University of Louisville. He describes a conversation he had with a group of Wall Street brokers regarding a basketball player who had just signed a huge, long-term contract but who was playing with no urgency, no hustle. Pitino observed that players always play their best in the last year of their contract, because they want their contract renewed. The brokers responded by saying that in their business, there are no multi-year or even one-year contracts. They are only as good as their last trade,

and one bad move could find them in the unemployment line.

Pitino writes: "It stands to reason that if you're always at your best toward the end of your contract, why not try to create a situation where you can capture that mentality all the time?"

The One-Day Contract is one you make with yourself to approach each day as if the next day's contract depends on your performance today. How might your approach change if this afternoon after you finished work, your manager would make the call on whether to retain you for another day or let you go? How would that affect your mindset?

According to Pitino, you'd be extremely organized and every minute of the day would be devoted to maximizing your effort. Your focus would be on what you can do today and how you can make the most of the time you have. Knowing what we want to do is not a problem for most of us, but coming up with a disciplined routine to get there can be difficult. The One-Day Contract is a tool that can help us reach the goals we set by keeping our focus where it belongs and our effort at a high level.

A New Year's resolution is nothing more than a contract we make with ourselves to accomplish a goal. A study by Franklin-Covey shows a third of us break that contract before the end of January. People burn out or they never get started; they get discouraged and ultimately quit.

Let's face it: it's all just a mental game — you vs. you. To paraphrase the golfer Bobby Jones, sales is a game played on a five-inch course — the distance between your ears. To be successful making a one-day contract with yourself, you have to address the same things that cause New Year's resolutions to crash and burn:

PROCRASTINATION may be the most dangerous habit keeping people from the lives they want to lead. If you're on a one-day contract, you can't afford to procrastinate. If you have

a goal, you must immediately come up with a plan of attack. Procrastinating isn't just putting something off. It can also be doing something other than what you should be doing to reach your goal. You can be perfectly busy and still be procrastinating. Plot your days with purpose and navigate past the distractions that are literally everywhere.

DISCOURAGEMENT often comes when we focus on the wrong things. If you get hung up in long-term goals rather than your day-to-day work, having a bad day can cause you to fold up. Being on a one-day contract doesn't make every day a successful one, but it does help to develop a building mindset. Success doesn't happen in one day. In order to achieve what you want down the road, you have to lay a foundation and build on it every day. Focus on the job you have to do and realize that success is within your reach.

QUITTING is not an option with the One-Day Contract. "You finish the day and play to the final buzzer." Quitting is a deliberate return to square one. It immediately tears down everything that you've worked so hard to build. You might get to the end of your one-day contract and feel like ripping it up, but tomorrow is another day. Sign a new contract and keep at it.

If the One-Day Contract sounds like a commitment you're ready to make, then you'd better get busy! Remember, you have only twenty-four hours to prove your worth. Prepare today for maximum action tomorrow. Your days of putting things off and falling prey to distractions or discouragement are over.

Sign your one-day contract with yourself, then earn another day. Be accountable. Work as if your future depends on it — because it does.

Carpe diem! 



Roger Smith
President & Chief Executive Officer
AIL & NILICO

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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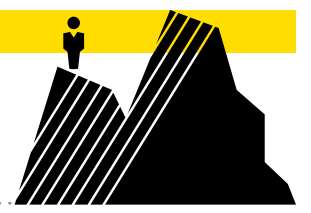


NEWS OCTOBER 2015

VOL. 48 NO. 10

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2015, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **70.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 11/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday 11/24**. eApp business excluded from the 7 day hold should be uploaded by **Monday 11/30** before 2:00 p.m. CST to count for **November** production.

\$4,284,158

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

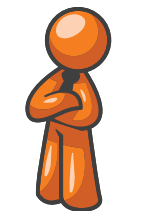
Notes of Importance

To encourage each self-employed PR Rep and PR Manager to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the OPEIU 277, UFCW 1518 and UNIFOR 247 union agreements. For more information, contact **Deborah Turner** at dtturner@aillife.com.

Correction

Joshua Stone should have been listed as promoted to 52.5% Supervising Agent in the previous issue of *Spotlight*.

***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2016 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful El Conquistador Resort in Puerto Rico! The convention will be held May 22-25, 2016.**



LOOK FOR ME!

★ AGENT TENURE BONUS ★

2015



NO AGENT LEFT BEHIND

SEPTEMBER BONUS PAYOUT: **\$110,250** SEPTEMBER BONUS QUALIFIERS: **155**

Akram Abdullah	\$1,000	Samuel Robertson	\$1,000	Joy Manasse	\$750	Angelique Gwinner	\$500	Andy Ochoa	\$500
John Adams	1,000	Jennifer Russell	1,000	Javonte Mann	750	Richard Halliday	500	Daneul O'Neil	500
Nicholas Ailport	1,000	Carlene Samecken	1,000	Maanita Meneses	750	Lazette Hamilton	500	Ian Pickett	500
Marmín Alea	1,000	Alysia Santos	1,000	Natalie Norris	750	Michele Hanrahan	500	Alejandro Pineda	500
Mark Auvil	1,000	Thomas Shaw	1,000	Kadeem Parkes	750	Mark Hill	500	Jeramey Pitman	500
Jacquelyn Bahr	1,000	Matthew Simon	1,000	Devin Pinyerd	750	Ryan Hume	500	Luiza Ramanoska	500
Natalie Ball	1,000	Bennett Smith	1,000	Jennifer Reed	750	Jeff Hutchinson	500	Megan Richardson	500
Naylyn Booker	1,000	Michael Smith	1,000	Elena Riley	750	Chirotam Ilokwu	500	Ingrid Robergeau	500
Chad Bradley	1,000	Tad Teeters	1,000	Anthony Ruiz-Velez	750	May Javinari	500	Bruce Robinson	500
Calvin Bruch	1,000	Kelly Thompson	1,000	Adam Running	750	Chelsea Johnson	500	Martin Robinson	500
Jeffrey Cobb	1,000	Cheri Tupling	1,000	Michael Sherwood	750	James Jones	500	Eduardo Rodriguez	500
Kyle Costa	1,000	Matthew Vanderhoof	1,000	Japonica Waters	750	Shennelleh Kaine	500	Liliana Rodriguez	500
Paolo Dandrea	1,000	Michael Williamson	1,000	Twania Watson	750	Leon Keith	500	Theodore Ryan	500
Michael Davis	1,000	Christine Wood	1,000	Natalie Williams	750	Irvin Lassalle	500	Maxx Schumann	500
Judith Dawkins	1,000	David Basnett	750	Kimberlyn Wraygore	750	Austin Lounds	500	Howell Smith	500
Michelle Eudy	1,000	Richard Beck	750	Gordon Adamson	500	Faustino Martinez	500	Rosemary Smith	500
Emmanuel Fedna	1,000	Anemone Bennett	750	Asad Ahmed	500	Shai Mate	500	Kanwalpreet Sohil	500
Kuleisi Feiloaki	1,000	Jennifer Bettis	750	Alan Arellano	500	Kevin McGuire	500	Kaila Stopa	500
Sean Gillespie	1,000	Lisa Bureson	750	Byron Belser	500	Suzanne McRoberts	500	William Sukhenko	500
Robin Gonzalez	1,000	Johnny Castro	750	Daniel Bullard	500	Terron Mellerson	500	Natalia Tatkovska	500
Courtney Haas	1,000	Kenneth Cato	750	Karen Burg	500	Anna Mobilia	500	Antonia Teixeira	500
Jason Hall	1,000	Alex Charalambous	750	Victoria Cabrera	500	Fortuna Moise	500	Tomasi Tomasi	500
Cole Hatfield	1,000	Douglas Clarke	750	Dale Canterbury	500	Robert Montenegro	500	William Tompkins	500
Seroa Hodge	1,000	Lindsay Curran	750	Shelliton Carson	500	Kimberly Moody	500	Jose Rene Trinidad	500
Cody Hutchinson	1,000	Lisa Earl	750	Skylar Chauvin	500	Vincent Morgan	500	Jordan Warner	500
Steve Jensen	1,000	Kyle Franklin	750	Craig Clever	500	Austin Morrison	500	Vincent Williams	500
Veasna Keo	1,000	Raymond Fuji	750	Neville David	500	Milovale Nauma	500		
Jay King	1,000	Rashidah Henriques	750	Joshua Dean	500				
Logan Klink	1,000	William Irvine	750	Gerald Dodson	500				
Keegan Malat	1,000	Shams Kaddoura	750	Brittany Dupree	500				
Elizabeth Morino	1,000	Tanya Labinowicz	750	Luz Echeverria	500				
William Nesseth	1,000	Fatima Leon Francisco	750	Diallo Fon	500				
Duane Pellegrin	1,000	Stephanie Lovins	750	Benjamin Goff	500				
Belinda Quintana	1,000	Johnny Ly	750	Brenda Goff	500				

Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on date in the system. Contract month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month. Agent must have minimum of 84% Net-to-Gross in month 4 - 6

*Qualifications and guidelines are on the ARC.



"If you don't like the weather, just wait 10 minutes."
Perfect weather ranging from 75°-85°

113 Miles of coastline
70% is sandy beaches

The Garden Isle
Kauai, Hawaii

97% of Kauai is used for conservation & agriculture

More beaches, rivers, streams, & waterfalls than any of the other Hawaiian islands
"No building shall be taller than a coconut palm!!"
- Kauai's building code
Movies filmed on Kauai: Raiders of the Lost Ark, Jurassic Park, Pirates of the Caribbean, Tropic Thunder & more

Watch for contest results in next month's *Spotlight!*

Please note: Hawaii Six Month Contest Period October 1, 2015 - March 31, 2016. For full contest details, visit www.aillife.com/arc/spotlight.aspx.

Hawaii
Six Month Contest

ANNIVERSARIES

35 Years of Service
Eric Giglione, SGA

33 Years of Service
Rick Altig, SGA

30 Years of Service
Ted Schilling, AGT

28 Years of Service
Angel Ordas, AGT

24 Years of Service
David Hausman, SGA

19 Years of Service
Joey Kennedy, AGT

17 Years of Service
Carl Boldon, AGT

Anthony Christman, AGT
Pamela Drury, AGT
Benjamin Mancillas, AGT

16 Years of Service
David Zophin, SGA

14 Years of Service
Kevin Appasamy, MGA

12 Years of Service
Jack Keiderling, MGA
Corey Neff, SGA

11 Years of Service
Richard Barbour, RGA
Laura Fisher, SGA
Robert Hamilton, RGA
Eugene Kashkin, AGT
Moswen Taylor, SGA

10 Years of Service
Andrea Barenholtz, AGT
Jay Bentley, PR
Lamine Diakhate, AGT
Steven Stensrud, GA
Craig Strompf, MGA

9 Years of Service
Patrick Bendure, RGA
John Keliher, PR
Orett Nelson, AGT
Jeffery Thiel, AGT

8 Years of Service
Viki Farr, PR
Stephen Jubrey, SGA
Ryan McIntosh, RGA
Timothy Watson, GA

7 Years of Service
Dorian Brown, SGA

Matthew Girard, AGT
James Hill, SGA
Joshua Lenix, AGT
Tien Nguyen, AGT
Stephanie Novel, AGT
Brian Ryan, PR

6 Years of Service
Maurice Baritz, AGT
Lalitha Janardhanan, SA
Ariana Jones, GA
Mark Kukielski, RGA
Syed Quadri, RGA
Olga Tsymbal, AGT

5 Years of Service
Darrell Asbell, RGA
Matthew Conrad, MGA
Scott Dillingham, AGT
Patrick Donovan, AGT
Miranda Mortensen, AGT
Maria Ramirez, AGT
Ryan Wagner, MGA
Brian Wallace, SA

4 Years of Service
Andre Bent, MGA

Michelle Crowe, SA
Yussuf Elzein, RGA
Bryan Froneberger, AGT
Leya Kirchstein, AGT
Kyle Lewicki, GA
Lisa O'Donnell, AGT
Polina Philbin, MGA
Marian Sertler, RGA
Albert Serur, MGA
Gian Trinidad, SA
Mark Ziemianski, SA

3 Years of Service
Daniel Bean, MGA
Juanita Burton, AGT
Ari Bykofsky, AGT
Corey Cox, RGA
James DeFetro, MGA
Kalepi Fatai, AGT
Jamie Faulkner, SA
Jamey Haugen, MGA
Natalie Wagner, MGA
Christian LaBoy, GA
Thomas McCormick, GA
Anne Melville, SA

Paulo Miranda, AGT
James Reddick, AGT
William Russell, SA
Alex Smith, GA
Ifeanyi Ufodu, AGT
Sofia Valji, AGT

2 Years of Service
Salamaia Ah-Kuoi, SA
Ryan Cheverie, AGT
George Connell, SA
Michael Cooper, PR
Paul Cossier, GA
Megan Cox, SA
Rita Eisentrager, MGA
Delaine Folds, AGT
Corey Foy, GA
James Freedman, SA
Jeffrey Gilliana, SA
Damaris Henderson, GA
Joseph Huh, MGA
Andrew Hynan, MGA
Joachim Jean, AGT
Michael Kachenmeister, GA
David Kerul, AGT

Lige Li, SA
Mele Makoui, GA
Kevin McKeen, PR
Christina Meyer, MGA
Robert Muncatchy, AGT
Oliver Nivaud, GA
Frederick Noel, AGT
George O'Shea, MGA
Tobe Pope, SA
Sergi Ruiz, GA
Iris Saavedra-Garcia, SA
Raudel Santos, GA
Hugo Santos-Suarez, SA
Jeremy Schroeder, SA
Lile Sitagata, AGT
Amanda South, GA
Dustin Surace, GA
Tiffani Tavormina, GA
Kayla Taylor, AGT
Kelly Todd, AGT
Ramon Velasquez, AGT

1 Year of Service
Abbas Abdul-Khaliq, AGT
Duke Adujones, SA

Toniann Allen, SA
Ross Amaru, AGT
Kimiora Aue, AGT
Alexander M Baker, GA
Edford Banuel, MGA
Michael Barahona, AGT
Kyle Barter, SA
Guitree Basdeo, SA
Richard Bentley, AGT
Rhonda Brown, SA
Jeffrey Calvert, MGA
Matthew Cessna, GA
Tami Chaimov, AGT
Derren Chapman, SA
Kelly Charter, AGT
Joshua Cohen, SA
Isabel Contreras, AGT
Courtney Davis, AGT
Peter Davis, MGA
Martyna Dudapasieka, SA
Bonnie Dupre, SA
Dawn Eckelberry, SA
Margaret Faagutu, AGT
Kesho Farrell, AGT

Casey Finley, SA
Brodie Fischer, GA
Derek Foore, SA
Briana Foster, SA
Isaac Galloway, AGT
Kathleen Gillespie, SA
Victoria Gonzales, SA
Jeffrey Graham, SA
Sina Heak, GA
Curtis Henderson, SA
Dwight Holmes, AGT
Xylina Ibanez, SA
Danielle Johnson, AGT
Serena Johnson, SA
Faith Jones, AGT
Brittany Knight, SA
Yuriy Kosovan, GA
Kun Lee, GA
Jorge Leon, AGT
Man Luc, SA
Joseph Luminiello, SA
Stephen MacLone, AGT
Chantal Mallette, SA
Itiili Masila, AGT

Ashley McCall, GA
Michael McNorgan, SA
Sunnie McRee, AGT
Arthur Menina, SA
Giovanna Mireles, AGT
Denise Moore, AGT
Tyler Moore, AGT
Jeremy Morris, AGT
Scott Mudrak, GA
Serah Muhungura, SA
Chauntel Nakata, AGT
Sione Nau, SA
Michael Nicola, AGT
Adrian Ortiz, SA
Brian Pace, AGT
Mary Perinpanayagam, AGT
Amanda Peterson, SA
Robert Reams, AGT
Steven Redd, GA
Belinda Rickles, SA
Appoline Ridore, AGT
William Robinson, GA
Benjamin Roman, MGA
Kendra Sabin, SA

Andrew Samples, SA
Lisa Sarish, MGA
Steven Sinclair, GA
Takiyah Smith, GA
Eric Spells, SA
Ileana Tatafu, SA
Davia Thompson, AGT
Clint Uwaine, SA
Reyna Valadez, AGT
Bryon Wagner, AGT
Daphne Weber, SA
Alexandra Wedderburn, SA
Paul White, SA
Shayla Williamson, SA
Andrew Wilson, GA
Jill Wilson, AGT
Jinnie Yoo, SA

PROMOTIONS

Regional General Agent
James Bailey
Elyse Bryan
Corey Cox
Yussuf Elzein
Steven King
Mark Kukielski
Shawn McKnight
Mohammed Moalawi
Cleopatra Sola

Master General Agent
Edford Banuel
Kushinga Baudi
Christopher Bentley
Adam Boggs
Matthew Bruzeau
Carlo Buhay
Jason Cox
Andrea Cox-Philip
Peter Davis
James DePetro
Rita Eisentrager
Abdelaziz Farsakh
Philippe Godin
Richard Halliday
Shiwa Hollingsworth
Tami Klein
Thomas Lypps
Brandon MacDonald
Shahab Mahdavinejad

Aaron McKenney
Begona Patino-Lopez
Dilushi Perera
Nicole Sanders
John Sardin
Matthew E Smith
Gregory Stewart
Joseph Tountas
James Velas
Aaron Voegel
Steven Warner
Chelsea Wilbur
Daryl Williams
Jeffrey Witherall
Alexander Wood

60% General Agent
Charles Portis
Curtisha Stephens
Drivus Boyd
Edwin Rodriguez
Eugene Pangelinan
Jacquelyn Bahr
Michael Russo
Nic Iagulli
Paul Zuzick
Renada Bogan
Robert Novotne
Thomas McCormick
Tiffani Tavormina
Tovaughna Tipton-Adams

57.5% General Agent
Craig Arakawa
LaKatta Carey
Christian Craig
Jason Craig
Jesse Doherty
Kalen Dugan
Tarek Elabasy
Kathryn Elliott
Michael Engels
Bilal Farsakh
Carlos Frazier
Donte Grant
Tiffany Hedger
William Jenkins
Logan Klink
Yuriy Kosovan
Christopher McFoy
Therese Nakamura
Matthew Obringer
Virakbot Oung
Michael Perez
John Russo
Christopher Salerno
Erez Shabtay
Ann Westelin

55% Supervising Agent
David Anderson
Isaac Ashley
Ashley Bailey

Clifford Bailey
Ryan Beuc
Omar Billy
Amanda Bryan
Daniel Bullard
Patton Cain
Derren Chapman
Skylar Chauvin
Benjamin Edwards
Samantha Erbe
Emmanuel Fedna
Kyle Fletcher
Maryury Garcia
Ashley Gatewood
Daniel Gelino
Marques Holmes
Thomas Huynh
John Landry
Amanda Lee
Terrell Milton
Taylor Nathaniel
Matthew Parker
John Russo
Elena Riley
Martin Robinson
Shana Rogers
Arien Seemann
Sean Smith
Gerrit Stephens
James Sullivan

Rudolph Townsend
Drake Walker
Nathaniel Wharton

52.5% Supervising Agent
Asad Ahmed
Jean Alexis
Maxim Artripe
Natalie Ball
Felicia Banks
Issam Bawady
Anemone Bennet
Muzit Berhe
Lawrence Hadley
Tanisha Harris
Shelby Henderson
Rashidah Henriques
Ashlyn Hill
Kasi Hobbs
Chirotam Ilokwu
Daniel James
Brandon Johnson
Willie Johnson
Christina Johnston
Adonica Jones
Michael Jones
Shams Kaddoura
Jordan Keith
Noah Courtney
Quewandra Daniel
Neville David
Michael Davis

Luc Do
Eric Dollar
Johana Fartouh
Andrea Fenderson
Ivoni Fuimaono
Joshua Garrison
Kenneth Giger
Kristen Gilmore
Colton Gould
Cameron Gunter
Eric Gustafson
Lawrence Hadley
Tanisha Harris
Shelby Henderson
Rashidah Henriques
Ashlyn Hill
Kasi Hobbs
Chirotam Ilokwu
Daniel James
Brandon Johnson
Willie Johnson
Christina Johnston
Adonica Jones
Michael Jones
Shams Kaddoura
Jordan Keith
Noah Courtney
Quewandra Daniel
Neville David
Michael Davis

Lorelyn Manibusan
Nicholas Martin
Shai Mate
Debra Mawson
Shane McGregor
John Meneses
Harvey Milam
Miranda Moffatt
Alaa Mohamed Khalil
Risa Moniz
Tessa Monsrud
Joe Montelongo
Robert Montenegro
Nathan Montgomery
Timothy Moody
Vincent Morgan
Austin Morrison
Daveda Newsome
Catherine Nicholson
Ludit Nimhurchu
Max Noelma
Jackie Okimoto
Christina Peterson
Jennifer Pletcher
Kassandra Power
Antionette Pringle
Shane Ramage
Jennifer Reed
Cynthia Riddle
Liliana Rodriguez

Scott Ross
Jeremiah Russin
Hardik Sheth
Giancarlo Silvestri
Inge Sims
Rodgerique Smith
Alyssa Speece
Maxim Treff
Danielle Trevino
Pasquale Trunzo
Cheri Tupling
Matthew Vanderhoof
Christopher Visnesky
Donald Walker
Kirsten Watkins
Deryck Webb
Dylan White
Latrice Williams
Annette Wilton
Cynequa Woods
George Woolley

NEW SALES DIRECTOR



Beto Quintero
October 19

Beto began his career with AIL and the Matt Henderson Agency in 2007 after a varied career ranging from acting to the retail and restaurant industries to owning several businesses. After rising through the management ranks at the Agency level, he found the Director's position "intriguing" for the opportunity to "impact many people at different stages in their career than I have previously dealt with." Beto lives in Orlando, Florida.

'new SGA Aces

Recognizing the achievements of our newer State General Agents



Randall Cook
Randall led his Agency to 143.38% growth over September of 2014.



Mathew Hart
Mat's Agency had 55.09% growth over September of last year.



Corey Neff
Corey and his Agency had 63.98% growth over September of 2014.

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Phil Bromagen
Phil had 62.1% growth over September of 2014.

PR Director of the Month



Laurie Onasch
Laurie is the Top Director for September 2015 with 49.38% Lead Growth.

AIL-NILICO 200M SHIRT WINNERS 2015 SEPTEMBER

INDIVIDUAL PRODUCER

- Akram Abdullah
- Crystal Aitaegbebhunu
- Eric Antwi
- Jason Ashline
- Darrell Ballard
- Justin Barker
- Keith Booker
- Carrie Bowman
- LaTasha Boyd
- Keshia Butler
- Miryam Cabrera
- Christina Campbell
- Dale Canterbury
- Jacob Carlson
- Kevin Carranza
- Hayden Carroll
- Ryan Cheverie
- Stephen Cozart
- Carla Crawford
- Victoria Crowe
- Susan DaCruz
- Christopher Davidson
- Jacob Davis
- Matthew Dawson
- Meghan Day
- Joshua Dean
- Sandra Diaz
- Tanya Dodson
- Krystian Drozd
- Bonnie Dupre
- Jonathan DuPre
- Maxon Elozier
- Mamdemba Faal
- Dylan Farmer
- Abdelaziz Farsakh
- Emmanuel Fedna
- Casey Finley
- Erica Fitzsimmons
- Irma Gallardo
- Elizabeth Garcia
- Eugene Garcia
- Joshua Garrison
- Daniel Gelino
- Joseph Gemma
- Brenda Gillespie

- Meladi Goncalves
- Patrycja Grudzinska
- Mimee Her
- Jorge Hernandez
- Bryan Hipkam
- Marques Holmes
- Cherril Howard
- Jeff Hutchinson
- Frank Jackson
- Hilary Jacobson
- Lynn Jenkins
- Shane Yunger
- Thomas Lafferty
- Patricia Lambert
- Michel Lavelanet
- Michael LaVolpe
- Mynor Lemus
- Anthony Luminiello
- Brian MacDonald
- Daniel Marino
- Marcus Martin
- Ryan McCann
- Michael McClintock
- Joanie McCollum
- John McDougald
- Terron Mellerson
- Rachel Mesnard
- Elizabeth Morino
- Edmaggie Myrthil
- Jessica Napiza
- Brittany Osborne
- Yakob Posada
- Candice Rezzo
- Niko Richey
- Elena Riley
- Darrin Roberts
- Maureen Rodriguez
- Anthony Ruiz-Velez
- Carlene Samecken
- Derek Sandilands
- Taren Sarantos
- Elise Scheurer
- Sean Smith
- Rosemary Smith
- Kanwalpreet Sohil
- Samara Summers
- Scott Swint

- Tausha Thompson
- Kelly Thompson
- Justin Thompson
- Joseph Tracey
- Joel Trask
- Danielle Trevino
- Felipa Trevino
- Nicholas Triantafyllidis
- Robert Ulreich
- Ariel Vela Della Vedova
- Brandon Wagner
- Miles Washington
- Deryck Webb
- Vincent Williams
- Paul Zuzick

SA

- Eyad Awdi
- Christopher Credle
- Edward Crocker
- Nathan Hunt
- Brian Stuckey

GA

- Christine Barbour
- Phillip Goodwin

MGA

- Brandon Teter

SGA

- Jose Carvajal

PR REP

- Katy Shuman
- Tracy Smith
- Randy Stockley

CONGRATULATIONS to all who qualified!
Your shirt will be mailed to you shortly.

HERE'S HOW TO GET YOURS:

QUALIFICATIONS

- Individual Producer – \$5,000 ALP in a week
- SA – 2 direct codes in a month –or– \$5,000 personal ALP in a week
- GA – 4 hierarchy codes in a month with 2 being direct codes –or– \$5,000 personal ALP in a week
- MGA – 6 Hierarchy codes/month –or– \$5,000 personal ALP in a week
- SGA – 100% of F6 Standard for the month
- PR Rep/Marketing Specialist – 2 TGs and 600 cards in a month
- PR Manager – 2 TGs for each of their respective territories in a month –or– personal production of 2 TGs and 600 cards in a month

CONTEST DATES

April — December, 2015





GET OUT of the MIDDLE of the ROAD



Susan Fuldauer
Vice President of
Public Relations Field Operations

ACTOR, DIRECTOR AND PRODUCER Danny DeVito is quoted as saying; "It's fun to be on the edge. I think you do your best work when you take chances, when you're not safe, when you're not in the middle of the road..."

This is how winners create their successes. Every day their personal bar gets raised just a bit. Yesterday's performance is over, it's history. Today is a clean slate and tomorrow hasn't happened. They understand that the climb to the top of the mountain is tough; lined with rocks, craggy cliffs and sometimes deep crevices. They can fall more times than they reach the summit. However, no matter what the terrain, reaching the top of the mountain is always in their sight line. And once that top is reached and the goal is attained, the view is spectacular.

Those who can't envision the mountain top and prefer to stay in the middle of the road, on the safe, level, smooth path will never know the reward for having risked the climb.

What path will you choose to take? The road less traveled or the path that keeps you safe, yet underachieving? Are your performance goals meaningful and enough to make you take that first, second, thousandth step up the mountain or are you content to remain in the middle of the road?

The late Zig Ziglar said, "If you don't see yourself as a winner, then you can't perform as a winner." When your vision is clear, there is nothing but the future ahead. Having a com-



Above: Team IL PR meeting at the Bob Olson SGA Office: Sue Gilbert, Donna LaMontagna, Denise Gilbert, Dawn Trudden, Susan Fuldauer, Donna Altshue and Rona Pileggi Spano. Thanks to Lisa Olson for the beautiful table decorations and great food.

petitive spirit and belief in your ability can indeed move you to the summit. Doing so requires you to assess and align the performance needed to make a successful run at that summit. Each step toward performance goals places you just where you need to be to take the next step in that journey. You may fall more often than you reach the top, but the journey to the top is an opportunity to learn and grow personally and professionally.

AIL/NILICO celebrates those who take risks and move away from the middle of the road. We celebrate not just those who achieve at the highest levels, but we celebrate our vision and our values. We are not a "mainstream" company. We take the road less traveled in the business world. We support working families and an economy that works for all. That's not just far from the middle of the road, but off-roading! It is what we do and it creates success for our agents and our PR team. Most importantly, however, it provides a winning combination for working families.

And when we do that, we've made it to the top of the mountain. ☘

Q3 PR CONTRIBUTIONS

- American Federation of School Administrators - Convention
- AFSCME 61 - Convention
- Alberta Federation of Labor - Film Night Sponsorship
- Alliance for Justice
- Arizona Building Trades - Silver Sponsor for Golf Tournament
- Arizona State AFL-CIO - Labor Day Event Sponsorship
- Arkansas Manufactured Housing Association - 'Cowpoke' Sponsor for Convention
- Broward County AFL-CIO - Dinner & Ad Sponsorships
- BSOIW - John H. Lyons Sr. Scholarship Foundation
- CMRAVE, Helmets to Hardhats - A Round for Our Troops Event Sponsorship
- Canadian Federation of Nurses - Convention
- Central District Volunteer Firemen's Association - Scholarship
- Central Indiana Labor Council - Labor Day Parade Sponsorship
- Chicago and Cook County Building and Construction Trades Council - Golf Tournament
- Child Find BC - Michael Dunahee Slo-Pitch Tournament of Hope Sponsorship
- Children's National Medical Center/Dr. Bear's Closet
- Contra Costa County AFL-CIO - Labor to Labor Dinner & Ad Sponsorships
- Cooperative Credit Union Association - Convention
- Cosmetology Association of Nova Scotia - Convention
- Credit Union Executive Society, Michigan - Convention
- CWA Georgia State - Convention
- Employment Justice Center - Labor Day Breakfast Sponsorship
- Florida AFL-CIO - Dinner & Ad Sponsorships
- Fresno-Madera-Tulare-Kings Central Labor Council - Bronze Sponsor for Union Park & Workers Memorial Project
- Greater Boston Labor Council - Salute to Municipal Officers Dinner
- Hall of Fame CLC - Scholarship, Dinner & Ad Sponsorships
- Hawaii Building & Construction Trades Council - Labor Unity Picnic Donation
- HFIA - Platinum Sponsor for the James A. Grogan Retirement Celebration
- Guide Dogs of America - Golf Tournament, Charity Banquet & Ad Sponsorships
- IAM District Lodge 190 - Michael & Joyce Day Memorial Guide Dogs of America Puppy in Training Sponsorship
- IBEW - Conference, Edwin D. Hill Charitable Trust Dinner & Ad Sponsorships
- IBEW ON - Trade Show Only Event Sponsorship
- IBEW Third District - Conference
- IBT Women's Conference - Raffle Donation
- IBT 118 - Bronze Sponsor for Scholarship Golf Tournament
- IBT 294 - Hole Sponsor for Golf Tournament & Ad
- IBT 630 - BBQ & Health Fair Sponsorship
- IBT 97 - Ad
- IBT CA State Cannery Council - Convention
- Illinois State AFL-CIO - Labor & Politics Event Sponsorship
- Indiana AFL-CIO - Convention
- International Labor Communications Association - Dinner & Ad Sponsorships
- IUEC - Raffle Donation
- IUOE 3 - Contributing Sponsor for Golf Tournament
- IUPAT DC 9 - Gold Page Ad
- Kentucky AFL-CIO - Lunch & Ad Sponsorships
- Los Angeles Alliance for a New Economy - Champion Supporter at the City of Justice Awards Dinner & Ad Sponsorship
- Laborers District Council - Raffle Donation for Golf Tournament benefitting Misericordia Heart of Mercy, Hope Children's Hospital, MS Society of Greater Illinois, Muscular Dystrophy Association and Mercy Home for Boys and Girls
- LIUNA 652, Southern California Laborers District Council - Bronze Sponsor for Scholarship Golf Tournament
- Los Angeles/Orange Counties Building & Construction Trades Council - Ad
- Maricopa Area Labor Federation - Operation Freedom Bird Sponsorship
- Massachusetts Coalition of Police - Convention
- Metal Trades Department - Conference
- Metropolitan Baltimore Council of AFL-CIO Unions - Golf Tournament
- Metropolitan Detroit AFL-CIO - Labor Day & Convention Sponsorships
- Michigan Snowmobile Association - Scholarship
- Minnesota AFL-CIO - ALL Kiosk in Labor Pavilion at the MN State Fair
- Nevada State AFL-CIO - Silver Sponsor for Convention
- New York City CLC - Labor Day Parade Sponsorship
- New York State Iron Workers District Council - Dinner & Ad Sponsorships
- North Shore Federation of Labor - Labor Day Festival Event & Ad Sponsorships
- Northeastern Illinois Federation of Labor - Ad
- Northwest Ohio Labor Fest - Working Families Sponsorship
- Nova Scotia Federation of Labour - Scholarship, Literacy Program & Golf Tournament Sponsorships
- Ohio State Building and Construction Trades Council - Bronze Sponsor for Golf Tournament
- Ottawa and District Labour Council - Labour Day Parade Sponsorship
- Philadelphia Council of the AFL-CIO - Labor Day Parade Sponsorship
- United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada - Conference
- Pride At Work - Convention & Ad
- Provincial Building & Construction Trades Council of Ontario - Convention & Ad Sponsorships
- Rochester-Genesee Valley Area Labor Federation - Labor Day Donation
- Rockford United Labor - Bronze Sponsor for Labor Day Event
- Sacramento CLC - Tom Lawson Community Impact Golf Tournament Sponsorship
- SAG/AFTRA - Convention & Ad Sponsorships
- San Joaquin and Calaveras Counties CLC - Poker Tournament Sponsorship
- Savannah Regional CLC - Gold Sponsorship for Labor Day Picnic
- SEIU 73 - Raffle Donation
- SEIU Healthcare Michigan - Gold Sponsor for Golf Tournament
- SMART - Joe Nigro Retirement Reception, Scholarship & Ad Sponsorship
- Sheet Metal Workers International Association - Hole Sponsor for the Edward F. Carlough Golf Tournament
- South Carolina AFL-CIO - Scholarship
- Teamsters Joint Council 25 - Raffle Donation for All-Charity Event
- Tennessee AFL-CIO - Convention
- Texas AFL-CIO Building Fund - Golf Tournament
- UFCW 1459 - Silver Sponsor for Golf Tournament
- UFCW 1995 - Gold Sponsor for Golf Tournament
- UFCW Canada - Leukemia and Lymphoma Fund Donation
- UFCW Golden State 8 - Diamond Sponsor for Loveall Foundation Golf Tournament
- UFCW Region 4 - Bronze Sponsor for the Comedy for a Cure Extravaganza
- UFCW Western States Council - Bronze Sponsor for Persons of the Year Dinner
- UMWA Retirees Region 1 - Picnic Donation
- USW District 1 - Poker Run Donation
- USW District 10 - Conference
- UWUA 369 - Gold Sponsor for Golf Tournament
- Virginia AFL-CIO - Convention
- Workmen's Circle - Fight for \$15 Campaign

PERSONAL RECRUITING

Unleash Your Career!

Personal Recruiting provides opportunity for all **Agents** to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!

SEPTEMBER TOP PERSONAL RECRUITING AGENTS

By Incentive Structure Payout¹

September Total Payout: **\$203,015** September Total Qualifiers: **602**



Mondy Tongotea
\$2,329
Steve Friedlander



Pawel Drozd
\$2,019
Sabrina Lloyd



Ernest Powell
\$1,900
Steve Greer



Martyna Dudapasieka
\$1,878
Sabrina Lloyd



Patrick Kushla
\$1,833
Souley Bah

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Mondy Tongotea	\$2,329	Joshua Dishong	\$927	Troy Williams	\$706	Juan Olvera	\$598	Nicholas Moore	\$533
Pawel Drozd	2,019	Natalie Linker	910	Asiguy Haugabook	700	Steven Reyes	597	Austin Hamilton	532
Ernest Powell	1,900	Moe Manu	909	Miryam Cabrera	700	Sylwia Scehura	596	Jameetri Washington	529
Martyna Dudapasieka	1,878	Patrick Knouse	909	Carlos Arballo	693	Margaret Donegan	591	Sandra Toppins	529
Patrick Kushla	1,833	Clifford Bailey IV	904	Oliver Huerta-Gonzalez	688	Scott Davison	586	Thomas Vena	523
Christopher Shuman	1,818	Orby Kelley	900	Shanel Myers	675	Christian Nunez	583	Stephen Giddens	523
Derek Foore	1,604	Alonso Torres	871	Jinelly Urena	675	Thomas Huynh	581	Abril Romero	523
Justin Sutton	1,546	Justin O'Donnell	868	Johnny Ly	674	Krystian Drozd	580	Joshua Egyud	522
Britton Costa	1,523	Chad Vanglis	867	Andrzej Sertler	674	Sela Havea	580	Jimmy Tchen	516
Paul Cossier	1,523	Stephanie Kell	853	Dana Barrett	673	Lisa Pinlham	576	Lily Freber	516
Alipate Makaui	1,305	Lenard Brown	852	Luisvett Sanchez	672	Damaris Henderson	573	Qwentilya Lang	515
Derren Chapman	1,285	Jesse Doherty	851	Kipcia Zazzara	666	Pamela Altman	572	Aaron Voege	511
Alon Fischer	1,250	Brian Merkel	844	Harold Durana	663	Albert Serur	572	Patrick Cremeans	511
Paul Smith	1,245	Kade Beck	815	Brandon Johnson	653	Trevor Newell	571	Cameron Colbert	509
Marc Salvaggi	1,238	Alberto Alcalá	810	Anita Ferris	649	Natalia Tatkovska	569	Tonya Bailey	509
Scott Wheeler	1,167	Kyle Butler	809	Eliza Alcover	644	Elisa An	568	Jamil Harris	501
Michael Lacerda	1,166	John McGrath	804	Maxim Artripe	640	Monica Almanza	566	Nikki Sievers	501
Ofa Tupouniua	1,164	Meaghan Kehl	804	Alma Lozano	633	James Gee	565	Jeremy Bennett	500
Avi Kauderer	1,088	Taylor Nathaniel	792	Charles Floyd	630	Carlos Macias	565	Alexandre Duenas	500
Ransey Vazquez	1,057	David Peebles	781	Edwin Rosa	628	Amy Skalsky	563	Malik Henry	500
Eric Snyder	1,038	Ivoni Fuimaono	773	Zoltan Krecsko	624	Joshua Garrison	562	Dureshehwar Muhammad	500
Arthur Menina	1,021	Jessica Rodriguez-Flores	765	Tibor Simon	622	Kelsie Young	561	Justin Ross	500
Robert Locke	1,020	Darrin Roberts	762	Clifford Bailey	613	Rasaki Are	560	Kelsey Shirley	500
Tyler Metz	1,000	Patricia Ostoa Garcia	738	Richard Johnson	613	Jonathan Maust	559	Herbert Skinner	500
Courtney Kitzman	952	Rita Haidinger	731	Taneshia Solomon	603	Jarod Bordynoski	556	Yolonda Thames	500
Mary Mafi	942	Claude Perry	725	Erin Nicole	601	Anastasia Hawes-Watson	551	Briana Walker	500
Yihao Chen	935	Christopher Credle	718	Lee Jeffers	599	Frank Cordaro	543		
Bobby Gujral	931	Kasali Kotun	714	Timothy Moody	599	Ronnie Farah	534		

YTD TOP 25 PERSONAL RECRUITING AGENTS

By Number of Personal Recruits²

YTD Total Personal Recruiting Agents: **1499** Total Personal Recruits: **2684**

NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS
Rita Haidinger	19	Monica Brown	10	Mondy Tongotea	8	Eugene Garcia	7	Joseph Quattrochi	7
John Nieves	19	Alipate Makaui	9	Ernest Powell	8	Ileana Tatafu	7	Derren Chapman	7
Bobby Gujral	13	Christopher Shuman	9	Thomas Longino	8	Patrick Rieger	7	Junbin Koh	7
Marc Salvaggi	12	Natalie Linker	9	Mack Doby	8	Vincent Nicastro	7	Meaghan Kehl	7
Janet Ramirez	11	Kade Beck	9	Andrzej Sertler	8	Marvin Fox	7		
Ofa Tupouniua	10	Tiffany Babin	9	Rasaki Are	8	Timothy Kieran	7		

SEPTEMBER TOP PERSONAL RECRUITING AGENTS

By Number of Personal Recruits³

Total Personal Recruiting Agents: **428**

Total Personal Recruits: **521**



Marc Salvaggi
5 Recruits
Surace-Smith



Patrick Kushla
4 Recruits
Souley Bah



Derek Foore
4 Recruits
Surace-Smith



Derren Chapman
4 Recruits
James Cunningham



Bobby Gujral
4 Recruits
Altig-Orlovic

NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS
Marc Salvaggi	5	Derren Chapman	4	Mondy Tongotea	3	Edwin Rosa	3	George Bort	3
Patrick Kushla	4	Bobby Gujral	4	Ivoni Fuimaono	3	Damaris Henderson	3	Oscar Buendia	3
Derek Foore	4	Kade Beck	4	Rita Haidinger	3	Patrick Cremeans	3	Mina Saadalla	3

¹ Top Personal Recruiting Agents listed earned at least \$500
² Top Personal Recruiting Agents listed have at least 2 Personal Recruits
³ Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.

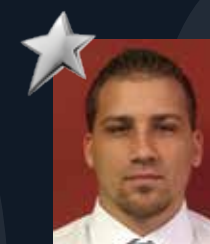
LEAGUE OF CHAMPIONS

MEMBERS

— By Number of Eligible Personal Recruits



Patrick Cremeans
Silver
10 Recruits
Chris Lussier



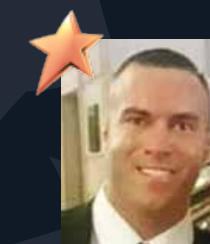
Vincent Nicastro
Silver
10 Recruits
Giglione-Ackerman



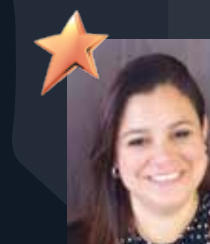
Ransey Vazquez
Silver
10 Recruits
Robert Olson



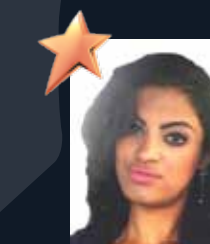
Damaris Henderson
Bronze
6 Recruits
Cohen-Cohen



Derek Foore
Bronze
5 Recruits
Surace-Smith



Alma Lozano
Bronze
5 Recruits
Richard Correa



Jinelly Urena
Bronze
5 Recruits
Jose Carvajal

*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

NEW ASSOCIATES

PER MANAGER



SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jeffrey Gilliana	5	Sabrina Lloyd	Joseph Luniello	3	Sabrina Lloyd	Jeramey Pitman	2	Richard Correa	Roger Rau	2	Zachary Hart
Janet Ramirez	5	Sabrina Lloyd	Anna Pulit	3	Sabrina Lloyd	Marc Kurzberg	2	Laura Fisher	Edward Crocker	2	Imran Satti
Jon Gelhorn	3	Altig-Orlovic	Christopher Credle	2	Altig-Orlovic	Kelly Silvia	2	Laura Fisher	Travis Kovach	2	Surace-Smith
Nathan Hunt	3	Richard Correa	Lige Li	2	Altig-Orlovic	Lineti Pasikala	2	Steve Friedlander	Eyad Awdi	2	Brian Traboulay
Amanda Krywy	3	Laura Fisher	Brian Stuckey	2	Altig-Orlovic	Karen Mosley	2	Giglione-Ackerman	Guitree Basdeo	2	Williams-Zophin
Mondy Tongotea	3	Steve Friedlander	Derek DeProspero	2	Simon Arias	Steve Bryant	2	Steve Greer	Silvana Velez	2	Williams-Zophin
Michelle Seaman	3	Giglione-Ackerman	Keegan Malat	2	Simon Arias	Bonnie Dupre	2	Steve Greer			
Brenton Patterson	3	Zachary Hart	Christopher Shuman	2	Simon Arias	Karen Alvarado	2	Mathew Hart			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Duane Shaw	8	Sabrina Lloyd	Gilbert Hicks	3	Steve Greer	Mchel Helgeson	2	Cohen-Cohen	Veronica Carrion	2	Bob Olson
Joshua Krueger	6	Richard Correa	Patrick Guthrie	3	Mathew Hart	Damaris Henderson	2	Cohen-Cohen	Burnette Hughes	2	Bob Olson
Stephen Giddens	6	Steve Greer	Kyle Lewicki	3	Mathew Hart	Alma Lozano	2	Richard Correa	Rebyka Watson	2	Bob Olson
Laura Frew	5	Laura Fisher	Micah Focken	3	Zachary Hart	Sergi Ruiz	2	Richard Correa	Bilal Farsakh	2	Theodore Pappas
Michael Russo	5	Laura Fisher	DeAnthony Hartman	3	Zachary Hart	Michael Joseph	2	James Cunningham	Mark Glazer	2	Theodore Pappas
Pauline Cresswell	5	Steve Friedlander	Darcy Schrieber	3	Zachary Hart	Angela Landry	2	Joseph Diecedue	Shahab Mahdaveinejad	2	Theodore Pappas
Andre McCallum	5	Zachary Hart	Michael Stuver	3	Zachary Hart	Corina Araujo	2	Desi Dimitrova	Amr Shater	2	Theodore Pappas
Jason Lee	5	Sabrina Lloyd	Vincent Meyer	3	Chris Hernandez	Paul Cossier	2	Laura Fisher	George Taramas	2	Theodore Pappas
Andrzej Sertler	5	Sabrina Lloyd	Steven Rios	3	Sabrina Lloyd	Kelvin Fernandez	2	Laura Fisher	Matthew Bell	2	Phillip Prata
Kristina Moore	4	Altig-Orlovic	Sandra Sandoval	3	Sabrina Lloyd	Richmond Gerrish	2	Laura Fisher	Sean Conway	2	Phillip Prata
Phillip Goodwin	4	Jose Carvajal	Robert Schneiderman	3	Sabrina Lloyd	Mildred Machuca	2	Cindy Furer	Sean Hansen	2	Phillip Prata
Paul Zuzick	4	Laura Fisher	Alisha Anderton	3	Dorian Oldham	Eric Trautloff	2	Cindy Furer	Somprathai Sopha	2	Roland-Wrobel
Laaina Havea	4	Steve Friedlander	Pamela Randle	3	Bob Olson	Adem Abdula	2	Giglione-Ackerman	Brent Bowling	2	Surace-Smith
Taylor Black	4	Giglione-Ackerman	Sidney Rodgers	3	Bob Olson	Victor Agurto	2	Giglione-Ackerman	Lindsey Dettwiller	2	Surace-Smith
Christine DiSanto	4	Giglione-Ackerman	Holly Lacey	3	Imran Satti	Patricia Cicerale	2	Giglione-Ackerman	Tiffany Harmouche	2	Surace-Smith
Christine Barbour	4	Steve Greer	Robert Drake	3	Surace-Smith	Ryan Feehan	2	Giglione-Ackerman	Michael Kachenmeister	2	Surace-Smith
Joshua Crisp	4	Zachary Hart	Alexander Spooner	3	Surace-Smith	John McDougald	2	Giglione-Ackerman	Christopher Kennedy	2	Surace-Smith
Scott Mudrak	4	Sabrina Lloyd	Nickoy Hylton	3	Williams-Zophin	Slavita Hut	2	Steve Greer	Eric Thompson	2	Surace-Smith
Christopher Murray	4	Theodore Pappas	Anacleto Arevalo	2	Altig-Orlovic	Shawn Lewicki	2	Mathew Hart	Daniel Walton	2	Surace-Smith
Seneca Birchmore	4	Scott Rehberg	Jesse Doherty	2	Altig-Orlovic	Timothy Watson	2	Mathew Hart	Carmen Lindmark	2	Moswen Taylor
Robert Park	4	Jamison Weatherspoon	Kevin Ishikane	2	Altig-Orlovic	Lamar Livingston	2	Zachary Hart	Edy Haddad	2	Brian Traboulay
Steven Sinclair	3	Altig-Orlovic	Kaylee Kielczewski	2	Altig-Orlovic	Kyle Mitchell	2	David Hausman	Larry Finch	2	Jamison Weatherspoon
Timothy Bugge	3	Simon Arias	Christopher Walsh	2	Altig-Orlovic	Takiyah Smith	2	David Hausman	Gary Gooden	2	Jamison Weatherspoon
Brandon Edens	3	Simon Arias	Alix Albright	2	Simon Arias	Peter Kwiatkowski	2	Chris Hernandez	Richard Johnson	2	Jamison Weatherspoon
Phillip McElfresh	3	Simon Arias	Erica Fitzsimmons	2	Simon Arias	Brandon Mogel	2	Chris Hernandez	Marcus Moody	2	Jamison Weatherspoon
Patrick Kushla	3	Souley Bah	Ariana Jones	2	Simon Arias	Asiguy Haugabook	2	Kyle Johnson	Tiffani Tavormina	2	Jamison Weatherspoon
William Robinson	3	Jared Cleckner	Heather Miller	2	Simon Arias	Summer Gonzalez	2	Stephen Jubrey	Jocelyn Bolito	2	Williams-Zophin
Delmy Diaz-Cervantes	3	Cohen-Cohen	Matthew Obringer	2	Simon Arias	Joshua Kershaw	2	Chris La Fond	James Cassie	2	Williams-Zophin
Haydee Burrola	3	Desi Dimitrova	Christian West	2	Simon Arias	Jacob Bush	2	Travis Moody	Carrie Padgett	2	Williams-Zophin
Scott Montgomery	3	Don Foti	Tyler Worstell	2	Simon Arias	Rodrick Hahn	2	Travis Moody	Donrie Purcell	2	Williams-Zophin
Daniel Franke	3	Giglione-Ackerman	Jordan Kness	2	Eric Cochran	Jodi Raymond	2	Durhon Oldham	Pedro Santos	2	Williams-Zophin
Jorge Guerra	3	Giglione-Ackerman	Jennifer VanKerckvoorde	2	Eric Cochran	James Sodan	2	Durhon Oldham	Pedro Vazquez Armenteros	2	Williams-Zophin

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Marian Sertler	15	Sabrina Lloyd	Melinda-Rae Lyse	4	Altig-Orlovic	Robert Richman	4	Roland-Wrobel	Mark Hileman	3	Desi Dimitrova
Zach Otto	14	Sabrina Lloyd	John Conard	4	Simon Arias	Matthew Parks	4	Surace-Smith	Harold Durana	3	Don Foti
Ofa Tupounia	9	Steve Friedlander	Troy Williams	4	Souley Bah	I-Perfection Harris	4	Jamison Weatherspoon	Doreen Ryan-Foti	3	Don Foti
Michael Musso	9	Williams-Zophin	Jinelly Urena	4	Jose Carvajal	Adeyemi Akinade	4	Williams-Zophin	George O'Shea	3	Giglione-Ackerman
Michael Gerstein	7	Giglione-Ackerman	Herman Fennell	4	Samantha Chui	Blake Higuchi	3	Altig-Orlovic	Ernest Powell	3	Steve Greer
Ryan Fickert	7	Zachary Hart	Kody Kramme	4	Eric Cochran	Alex Kae	3	Altig-Orlovic	Jameetri Washington	3	Steve Greer
Matthew Turnquist	6	Richard Correa	Gevorg Yanukyan	4	Desi Dimitrova	Nicholas Lorence	3	Altig-Orlovic	Heath Bailey	3	Mathew Hart
Ryan Hall	6	Laura Fisher	Brian Zuzick	4	Laura Fisher	Jonni Ng	3	Altig-Orlovic	Samuel Cohen	3	David Hausman
Ryan Giddens	6	Steve Greer	Sharif Grays	4	Cindy Furer	Joshua Olin	3	Altig-Orlovic	Britany Pariente	3	Matt Henderson
Brandon Teter	6	Jamison Weatherspoon	Evan Holzhauser	4	Giglione-Ackerman	Joshua Bratin	3	Simon Arias	Chad Potts	3	Chris Hernandez
Pablo De La Cruz	5	Jose Carvajal	Morgan Lobello	4	Giglione-Ackerman	Britton Costa	3	Simon Arias	Kaitlyn Brandt	3	Stephen Jubrey
Andre Hawthorne	5	Laura Fisher	Richard Barbour	4	Steve Greer	Matthew Diulus	3	Simon Arias	Cynthia Schneiderman	3	Sabrina Lloyd
Gabriela Sime	5	Laura Fisher	Steven King	4	Zachary Hart	Jesse Rennich	3	Simon Arias	Mathew Mealey	3	Travis Moody
Anita Ferris	5	Steve Friedlander	Rodney Ward	4	Zachary Hart	Antonio Reyes	3	Simon Arias	Levar Morgan	3	Theodore Pappas
Moli Kaufusi	5	Steve Friedlander	Christina Meyer	4	Sabrina Lloyd	Albert Senur	3	Simon Arias	Syed Quadri	3	Theodore Pappas
Richard Dyer	5	Mathew Hart	Angel Martinez	4	Dorian Oldham	Krista Thieme	3	Jared Cleckner	Grant Myers	3	Raymond Risucci
Joshua Dishong	5	Zachary Hart	Nicholas Moore	4	Durhon Oldham	Stephen Jeung	3	Cohen-Cohen	Robert Kanaan	3	Imran Satti
Tom Weller	5	Zachary Hart	Andre Bent	4	Bob Olson	Sean Velasquez	3	Cohen-Cohen	London Burnett	3	Surace-Smith
Michael Cirelli	5	Dorian Oldham	Sheila Downey	4	Bob Olson	Andrew McQuade	3	Richard Correa	Matthew Conrad	3	Surace-Smith
Bobby Swzaja	5	Theodore Pappas	Melne Hughes	4	Bob Olson	Devon Chapman	3	James Cunningham	Nicholas Scordos	3	Surace-Smith
Patrick Bendure	5	Surace-Smith	Timothy Wilson	4	Phillip Prata	Joy Vann-Austin	3	James Cunningham	Shawn McKnight	3	Moswen Taylor
Noel Rose	5	Williams-Zophin	Minh Phung	4	Scott Rehberg	Todd Glazer	3	Joseph Diecedue	Henry Ingraham	3	Williams-Zophin

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	32	Sabrina Lloyd	Thomas Vena	16	Simon Arias	Joshua Dishong	16	Zachary Hart
Paul Kelly	19	Steve Friedlander	Michael Laramie	16	Steve Greer			

NEW ASSOCIATE – \$1,200 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.



PERSONAL RECRUITING

WE TAKE IT VERY PERSONALLY AT AIL/NILICO



Rob Gray
Vice President of
Field Operations

PERSONAL RECRUITING IS REALLY your personal signature on a tailor-made recruiting presentation to someone, anyone, anywhere, anytime. Whether it's a pure happenstance occurrence or a personal observational moment, for example, you have targeted that manager who "looks the part!" It's special and it should feel that way. Take it personally, because if done right the person you're recruiting WILL.

My first real exposure to Personal Recruiting started as far back as I can remember ... probably on the Lake Anne Elementary School playground as we chose sides for kickball. Getting the best players on your team seemed vital, and in reality, many times the games were won or lost before they ever started. The deck was stacked, and that was fun, but make no mistake: it was competition — even to a 3rd grader. No one wants to lose.

As life moved on, Personal Recruiting became about who was going to whose party in high school and WHO you were taking. As awful as that sounds, to a high school kid, it's their whole world, as anyone with teenagers can attest. So, the Personal Recruiting cycle continues its course through life, evolving at every turn and always seemingly being the critical factor for success.

In college things got more intense. Recruiting of college football players is big

business! The college football recruiting season runs all year long. It's a really BIG DEAL from Maine to California and can make or break a coach's career. Like I said earlier, many games are won or lost before they ever start. The good college recruiters were the ones that made you feel that you were going to be a vital part of the program for years to come. But the best ones made you covet wearing their jersey and being a part of their unique culture.

Our culture today — heck, our society today — places huge value, status and hierarchical "pecking order" on a company's or team's (one in the same, right?) ability to attract the best talent available ... and we LOVE IT! This is capitalism at its best, where the talent pool runs deep and everyone is making a pitch to recruit those with the TALENT!

Personal Recruiting is BIG BUSINESS!
At AIL/NILICO, we have all the ammunition in our arsenal to recruit the best-of-the-best! Just think about what we offer to the right candidate:

- Industry best compensation plans, bar none!
- Providing dignity and security for those we insure while creating real wealth for our families and loved ones
- The availability of world class Agency training and leadership schools
- Residual income, the opportunity for you to build real WEALTH for your family for generations to come
- Fame, recognition, rewards, trips. Anyone who says that's not important is playing the modest card. Ha! You know that's true.
- Proven leaders who are LIVING THE DREAM RIGHT NOW and will mentor you

- A CAREER where you are in control of your OWN financial destiny
- A professional life and lifestyle with a company that will outlive all of us

Personal Recruiting is perpetual energy; it never stops. In fact the more successful you become at it, the more tools you have at your disposal.

YOU are a believer! And because of that, you have the confidence to personally recruit all day, every day. Every restaurant, drive thru, dry cleaner, mall, kiosk, office, park, Starbucks, retail outlet, hotel, gym, social network, and professional gathering is a great place to start. Teach your Managers and Agents by leading from the front. You can't lead where you don't go.

The next time you go to lunch or dinner with your Managers, you will have a waiter or waitress checking in on you — they are coming to you! All you gotta do is ask the right questions. And here's the best one: "Are you in a career that will get you where you want to be in 5 years? If not, what are you doing about it? I'm talking about financially and spiritually with the quality of life for you and your family in 5 years?"

Personal Recruiting is like a sport, and it's the key to building highly motivated and inspired teams! Just ask the coaching staffs at Ohio State and Michigan State. Recruiting is competition. It represents your ability to sell the dream vs. everyone else's attempt. It's pure influence, the ability to sway someone to your compelling vision. Personal Recruiting pits your skill, communication, influence, appeal, gravity, draw, into one decisive outcome — your candidate either decides to take a pass OR JOIN THE GREATEST COMPANY IN THE WORLD!

Get in the game!

HOGROGIAN, MCCOURT, & STEPHENSON NAMED TO LABOR ADVISORY BOARD

NEW LAB



PAUL HOGROGIAN
NATIONAL PRESIDENT
National Postal Mail Handlers Union

Paul Hogrogian has been an active member of the NPMHU since joining the Postal Service in the NJI BMC in 1976. In early 2015, the National Executive Board unanimously selected him to fill the unexpired term of office as National President, with that appointment effective on May 2, 2015. Prior to this appointment, he served as the President of Local 300 for more than twelve years. In addition, Paul has served as the Regional Vice President for the Northeast Region on the National Executive Board for ten years. Prior to becoming Local 300 President, Paul served as Vice President (thirteen years) and Recording Secretary for his Local Union. Paul has also served as a member of the National Training Committee since 1996, and has been a member of the Field Negotiating Committee during contract negotiations in 1998, 2000, 2006 and 2011.

NEW LAB



LONNIE STEPHENSON
INTERNATIONAL PRESIDENT
International Brotherhood of Electrical Workers

Lonnie Stephenson, International Brotherhood of Electrical Workers International President, was chosen in June to serve as International President following the retirement of long-time leader Edwin D. Hill. He had served as International Vice President of the Sixth District for five years.

A native of Moline, IL, Stephenson began his inside wireman apprenticeship with Rock Island Local 145 in 1975. He was elected Vice President in 1984 and President from 1987-1992. He later served as an Executive Board member of the Quad City Federation of Labor. As co-chairman of the labor/management cooperative committee, ILLOWA, Stephenson helped establish the basis for 300 public and private sector all-union project labor agreements.

Stephenson was appointed an International Representative assigned to the Sixth District in 2002. He was soon appointed Organizing Coordinator for the Sixth District and then Administrative Assistant to then-IBEW Sixth District International Vice President Joseph (Jeff) Lohman.

NEW LAB



JAMES P. "BUD" MCCOURT
GENERAL PRESIDENT
International Association of Heat and Frost Insulators and Allied Workers

Bud McCourt began his career with Asbestos Workers Local 6, in Boston, MA in 1976. He received his mechanic's card in 1980 and served his local union as an executive board member from 1982 to 1984. He served as local union President from 1985 to 1987.

McCourt was elected by the delegates at the Union's 1997 General Convention to International Vice President of the New York-New England States Conference. In 2001, he was elected by the General Executive Board to serve as General Secretary-Treasurer. He was officially elected to the position at the Union's 2002 General Convention and re-elected at the 2007 and 2012 Conventions.

Upon the retirement of General President James A. Grogan on August 3, 2015, James McCourt was elected by the General Executive Board to the position of General President.

UNDER ACHIEVER



You'll often hear pro athletes talking about their mental game, but in many ways, anything you want to achieve starts with a mental game: you vs. you. Here are some ways to up your mental game from the PsychCentral blog:

SEPARATE THE OUTCOME FROM THE PROCESS
There is only one thing you have control over — your actions — what you do, how you respond, how you train, and ultimately, your performance. Hone your skills, perfect your mental game. Figuratively speaking, focus on delivering the perfect pitch, mastering the footwork, reading the plays, and knowing the rules. Focus on perfecting your skills, the winning will take care of itself.

SEPARATE WHO YOU ARE FROM WHAT YOU DO
It's easy to define ourselves by what we do. But, if what you are doing becomes who you are, when things go poorly, you will feel as if you are a bad person. You will feel as if you, as a person, have failed. But in the mental game of life, you, the person, are not the product. In this case, the product is the business, and sometimes it may not go well. See setbacks as part of the process and don't allow yourself to be defined by them.

PRIME YOUR BRAIN FOR SUCCESS
Train yourself to think, act, and react like a successful person. Prime your brain to believe that success will happen. The more your brain believes in success, the more it creates the habits and routines that will get you there. All successful people — especially great athletes — have routines that they use every day, without fail, to create greatness. The more you do them, the more real success becomes.

Whatever goal you pursue — on or off the field — begins with a well-crafted mental game.

vs.

WUNDER CONTRACTA

STAYS APATHETIC

CONSIDERS QUITTING

PROCRASTINATES

OVERCOME BY DISCOURAGEMENT

EMBRACES BURN-OUT

PLAYS TO THE FINAL BUZZER

MAINTAINS FOCUS

STAYS DISCIPLINED

MAKES A PLAN AND STICKS TO IT

KNOWS WHAT'S AT STAKE





1
KATIE MASSART
COCHRANE, AB



2
ABDEL ALKURDI
LOMBARD, IL



3
MICHAEL VAN DELFT
HALIFAX, NS



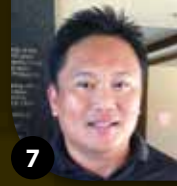
4
EUGENE GARCIA
PHOENIX, AZ



5
ROGHIE HASSAN LOO
TORONTO, ON



6
KRYSTIAN DROZDZ
SCHAUMBURG, IL



7
JOEY SALES
HONOLULU, HI



8
PAUL SMITH
COLUMBUS, OH



9
DAVID PEEBLES
TROY, MI



10
ALAN SEDAGHAT
VANCOUVER, BC



11
JOSHUA GARRISON
TROY, MI



12
MICHAEL LAVOLPE
FLUSHING, NY



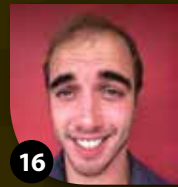
13
JOACHIM JEAN
BURLINGTON, MA



14
ASNER SAINTIMA
BURLINGTON, MA



15
EREZ SHABTAY
HOUSTON, TX



16
RYAN CHEVERIE
HALIFAX, NS



17
TYLER METZ
PITTSBURGH, PA



18
TONYA BAILEY
ROCHESTER, NY



19
DANIEL MARINO
FLUSHING, NY



20
BRUCE TAN
AIEA, HI

ICEBREAKERS



ALIESHA STONE
CALGARY, AB



JOEL TRASK
HALIFAX, NS



CHRISTINA ANDREWS
HELENA, MT

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

SEPTEMBER PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Katie Massart	\$52,180		89.6	John McGrath	Altig-Orlovic
2	Abdel Alkurdi	49,697	80		David Wang	Bob Olson
3	Michael van Delft	31,793		90.3	Muhammad Satti	Imran Satti
4	Eugene Garcia	31,152		70.2	Eugene Garcia	Dustin Venekamp
5	Roghie Hassan Loo	30,549		76.7		Josh Chalom
6	Krystian Drozd	30,388	100		Marian Sertler	Sabrina Lloyd
7	Joey Sales	28,680		85.3	Jonathan Emura	Altig-Orlovic
8	Paul Smith	27,850		83.0	Patrick Bendure	Surace-Smith
9	David Peebles	27,526	100		Joshua Dishong	Zachary Hart
10	Alan Sedaghat	25,541		83.4	Bobby Gujral	Altig-Orlovic
11	Joshua Garrison	24,440	98		Ryan Fickert	Zachary Hart
12	Michael LaVolpe	24,181	100		Alon Fischer	Theodore Pappas
13	Joachim Jean	23,791		84.0	Ryan K Hall	Laura Fisher
14	Asner Saintima	23,768	94		Ryan K Hall	Laura Fisher
15	Erez Shabtay	23,155		93.0	Nicole Sanders	Steve Greer
16	Ryan Cheverie	22,766		71.8	Robert Kanaan	Imran Satti
17	Tyler Metz	22,593	90		Jesse Rennich	Simon Arias
18	Tonya Bailey	21,488	85		Nicholas Moore	Durhon Oldham
19	Daniel Marino	21,307	96		Muhammed Ashraf	Theodore Pappas
20	Bruce Tan	21,012		86.6	Jonathan Emura	Altig-Orlovic
21	Phillip Waisman	20,869	92		Robert Kanaan	Imran Satti
22	Dustin Dunbar	20,834		92.4		Altig-Orlovic
23	Brenda Gillespie	20,127	96		Chad Potts	Chris Hernandez
24	Bryan Hipkam	19,971	91		Yihao Chen	Altig-Orlovic
25	Ryan Kendl	19,889		84.1	Nicholas Lorence	Altig-Orlovic
26	Brandon Leonardo	19,610		71.6	Robert Kanaan	Imran Satti
27	Craig Stropf	19,156		90.7	Craig Stropf	Cindy Furer
28	Jacob Carlson	18,808	100		Christopher Bentley	Altig-Orlovic
29	Thomas Lafferty	18,571		90.8	Polina Philbin	David Hausman
30	Brian MacDonald	18,570	99		Robert Kanaan	Imran Satti
31	Mark Lomonaco	18,555		81.5	Richard Mansfield	Altig-Orlovic
32	Anthony Ruiz-Velez	18,540	92		Matthew Diulus	Simon Arias
33	Justin Germany	18,482		81.4		Christine Judge
34	Joseph Sarasin	18,074		83.5	Patrick Bendure	Surace-Smith
35	Alvin Ali	17,661		77.1	Harold Durana	Don Foti
36	Helen Taylor	17,397		78.0	Bobby Gujral	Altig-Orlovic
37	Aliesha Stone	17,246	100		Melinda-Rae Lyse	Altig-Orlovic
38	Joel Trask	17,106	89		Robert Kanaan	Imran Satti
39	Van Ortega	16,553		78.8	Rafi Nawabi	Altig-Orlovic
40	Susan Bedrossian	16,535		77.8		Cisco Perez
41	Stephen Cozart	16,352	87		Matthew Parks	Surace-Smith
42	Christina Andrews	16,063	95		Lee Jeffers	Altig-Orlovic
43	Ernest Patterson	15,986		86.5	Robert Smith	Durhon Oldham
44	Samuel Robertson	15,887	88		John Sparby	Chris Hernandez
45	Mike Sukhbaatar	15,856		92.6		Daniel Umbertone
46	Timothy Kieran	15,757		91.0	Timothy Kieran	Chris La Fond
47	Kasali Kotun	15,698		72.1	Michael Musso	Williams-Zophin
48	Raymond Fuji	15,614	90		Jeffrey Kawamoto	Altig-Orlovic
49	Gian Trinidad	15,557		85.6	Bobby Gujral	Altig-Orlovic
50	Casey Finley	15,440		87.1	Ryan Giddens	Steve Greer

ALL TIME RECORD: MARK NELSON \$159,402 Net ALP

YTD PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA	
* 1	Abdel Alkurdi	\$298,393	80		David Wang	Bob Olson
* 2	Paul Smith	224,074		83.0	Patrick Bendure	Surace-Smith
* 3	Michael van Delft	206,221		90.3	Muhammad Satti	Imran Satti
* 4	Katie Massart	204,683		89.6	John McGrath	Altig-Orlovic
* 5	Roghie Hassan Loo	197,748		76.7		Josh Chalom
* 6	Thomas King	179,186		97.9	Darrell Asbell	Altig-Orlovic
* 7	Joey Kennedy	173,377		78.3	AshLynn Orng	Altig-Orlovic
* 8	Joachim Jean	171,902		84.0	Ryan K Hall	Laura Fisher
* 9	Alvin Ali	171,574		77.1	Harold Durana	Don Foti
* 10	Dustin Dunbar	169,375		92.4		Altig-Orlovic
11	Max Quasem	162,283		87.8		Cohen-Cohen
12	Joshua Dishong	161,525		71.8	Joshua Dishong	Zachary Hart
13	Mark Lomonaco	158,938		81.5	Richard Mansfield	Altig-Orlovic
14	Joseph Sarasin	158,671		83.5	Patrick Bendure	Surace-Smith
15	James Keefer	156,929		89.8	Thomas Vena	Simon Arias
16	Van Ortega	155,132		78.8	Rafi Nawabi	Altig-Orlovic
17	Bruce Tan	146,978		86.6	Jonathan Emura	Altig-Orlovic
18	Ronald Rivera	143,435		90.9		Cohen-Cohen
19	Lily Sakai	141,538		90.7		Cohen-Cohen
20	Erez Shabtay	140,871		93.0	Nicole Sanders	Steve Greer
21	Ruben Soberanes	139,582		78.6	Doreen Ryan-Foti	Don Foti
22	Alan Sedaghat	137,598		83.4	Bobby Gujral	Altig-Orlovic
23	Ryan Kendl	135,946		84.1	Nicholas Lorence	Altig-Orlovic
24	Sam Chan	129,936		82.9	Paul Samra	Don Foti
25	Gary Gooden	129,099		81.4	Brandon Teter	Jamison Weatherspoon
26	Kaleiokamaile Viena	127,999		85.8	Jonathan Emura	Altig-Orlovic
27	Jesusdieu Portilus	127,721		86.6	Fritzel Octave	Williams-Zophin
28	Lesina Ah Sue	127,684		81.6	Stephen Hill	Steve Friedlander
29	Daniel Toshner	127,579		81.1	Joshua Olin	Altig-Orlovic
30	Joey Sales	127,421		85.3	Jonathan Emura	Altig-Orlovic
31	Mike Sukhbaatar	126,765		92.6		Daniel Umbertone
32	Kalen Dugan	124,313		74.8	Angelique Lavalay	Don Foti
33	William Parmeter	120,683		76.7	Hal Herman	Durhon Oldham
34	Mack Hanna	120,264		73.7	Patrick Bendure	Surace-Smith
35	Daniel Li	120,190		78.7	Patrick Stenglein	Altig-Orlovic
36	Jonathan Emura	118,938		87.8		Altig-Orlovic
37	Shalom Chaimov	117,399		82.2	Syed Quadri	Theodore Pappas
38	Orett Nelson	117,375		80.3		Josh Chalom
39	Scott Florin	117,104		89.9		Zachary Hart
40	Tina Nelson	116,828		80.1		Chad Panzer
41	Matthew Cessna	115,224		81.1	Justin Adams	Simon Arias
42	Cynthia Sittig	115,215		91.5	Charles Ferrari	Simon Arias
43	Muhammed Ashraf	115,206		88.7	Muhammed Ashraf	Theodore Pappas
44	Benjamin Ainscough	113,810		82.2	Troy Plummer	Altig-Orlovic
45	Dustin Edgell	113,479		87.1	Steven King	Zachary Hart
46	Jonni Ng	111,805		91.4	Hunter Houvener	Altig-Orlovic
47	Kasali Kotun	111,015		72.1	Michael Musso	Williams-Zophin
48	Avalon McLeod	110,478		72.9	Noel Rose	Williams-Zophin
49	Richard Carter	110,435		89.2	Nicholas Lorence	Altig-Orlovic
50	Angelique Piquion	107,913		77.2	Adeyemi Akinade	Williams-Zophin

ALL TIME RECORD: JOSHUA DISHONG \$756,403 Net ALP



SEPTEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Martyna Dudapasieka	\$79,654	\$79,654	92	Marian Sertler	Sabrina Lloyd
2	Joseph Kanaan	57,123	63,227	74.4	Robert Kanaan	Imran Satti
3	Christopher Shuman	46,701	46,262	83	Jesse Rennich	Simon Arias
4	Justin Sutton	45,057	49,646	97	Ryan Giddens	Steve Greer
5	Jenna Grula	44,631	45,114	84.7	Matthew Diulus	Simon Arias
6	Derek Foore	37,564	41,026	87	Marc Salvaggi	Surace-Smith
7	Timothy Penso	31,872	37,616	94	Nicholas Moore	Durhon Oldham
8	Robert Locke	31,212	33,545	80.8	Ryan Giddens	Steve Greer
9	Carrie Hammer	29,515	61,165	72.0	David Wang	Bob Olson
10	Edward Crocker	29,159	43,359	70.8	Scott Wheeler	Imran Satti
11	April Rivera	27,716	28,084	99	Pablo De La Cruz	Jose Carvajal
12	Janet Ramirez	27,510	27,923	92	Christina Meyer	Sabrina Lloyd
13	Louis Thacker	27,297	28,078	71.8	Adeyemi Akinade	Williams-Zophin
14	Michael Mallia	27,034	35,203	94	Alon Fischer	Theodore Pappas
15	Candice Anderson	26,889	28,593	90	Chad Potts	Chris Hernandez
16	Jon Gelhorn	26,720	26,720	86	Melinda-Rae Lyse	Altig-Orlovic
17	Mondy Tongotea	25,262	25,262	98	Moli Kaufusi	Steve Friedlander
18	Lige Li	25,108	25,108	71.3	Yihao Chen	Altig-Orlovic
19	Anne Melville	24,664	24,768	99	Anita Ferris	Steve Friedlander
20	Johnny Ly	24,572	32,892	96	Corey Helly	Giglione-Ackerman

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

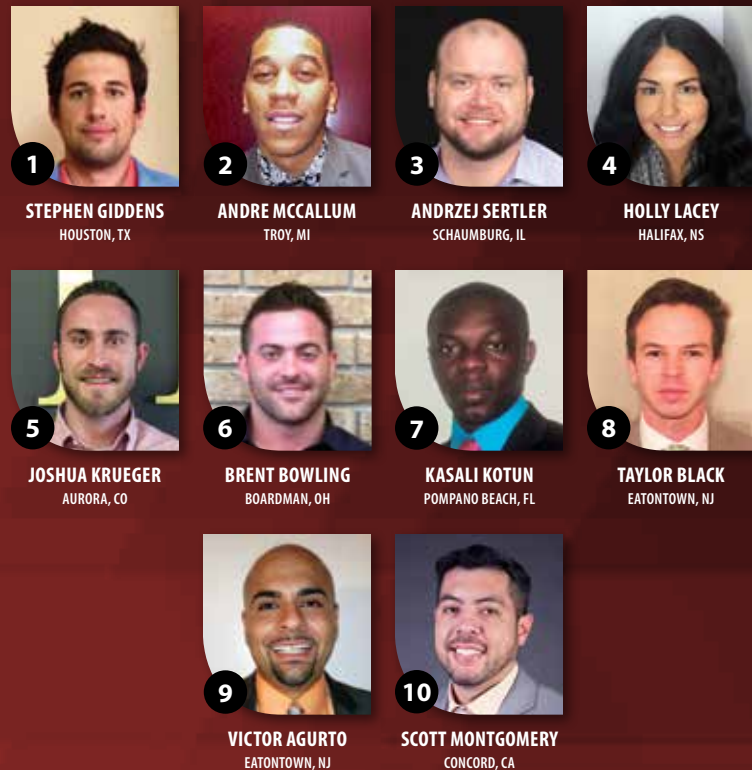
YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Carrie Hammer	\$313,463	\$363,371	72.0	David Wang	Bob Olson
*2	Jenna Grula	304,033	345,343	84.7	Matthew Diulus	Simon Arias
*3	Derek Foore	267,984	295,915	87	Marc Salvaggi	Surace-Smith
*4	Steve Bryant	236,873	283,216	77.1	Ryan Giddens	Steve Greer
*5	Edward Crocker	209,674	260,760	70.8	Scott Wheeler	Imran Satti
6	George Kamel	209,641	475,425	71.4	Patrick Bendure	Surace-Smith
7	Joseph McCallister	200,151	209,465	82	Britton Costa	Simon Arias
8	Martyna Dudapasieka	183,718	183,718	92	Marian Sertler	Sabrina Lloyd
9	Michael May	183,713	271,031	74.9	Avi Kauderer	Simon Arias
10	Christopher Shuman	174,129	192,000	83	Jesse Rennich	Simon Arias
11	Alipate Makau	172,941	220,190	97	Moli Kaufusi	Steve Friedlander
12	Paul Smith	159,252	421,641	83.5	Patrick Bendure	Surace-Smith
13	Jesse Benwell	155,300	216,276	92	Aaron McLean	Imran Satti
14	Janet Ramirez	154,350	158,958	92	Christina Meyer	Sabrina Lloyd
15	Arthur Menina	152,128	195,060	74.4	Taneshia Solomon	Steve Greer
16	Robert Locke	142,323	201,271	80.8	Ryan Giddens	Steve Greer
17	Azar Afnan	138,973	203,434	76.3	Rodney Ward	Zachary Hart
18	Mickey Adkins	137,617	172,224	70.7	David Hefflin	Zachary Hart
19	Daniel Dunham	136,982	276,178	75.5	Michael Clemente	Simon Arias
20	Derek DeProspero	135,961	220,998	82.0	Jon Conard	Simon Arias

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

GENERAL AGENTS



SEPTEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Stephen Giddens	\$123,002	\$157,082	76.0	Ryan Giddens	Steve Greer
2	Andre McCallum	106,542	126,716	91	Joshua Dishong	Zachary Hart
3	Andrzej Sertler	102,927	102,316	73.8	Marian Sertler	Sabrina Lloyd
4	Holly Lacey	77,321	144,161	73.5	Robert Kanaan	Imran Satti
5	Joshua Krueger	76,039	103,300	74.4	Matthew Turnquist	Richard Correa
6	Brent Bowling	72,328	102,504	79.9	Marc Salvaggi	Surace-Smith
7	Kasali Kotun	60,442	84,199	80.8	Michael Musso	Williams-Zophin
8	Taylor Black	59,473	78,744	80.6	Morgan Lobello	Giglione-Ackerman
9	Victor Agurto	55,338	62,642	79.3	Corey Helly	Giglione-Ackerman
10	Scott Montgomery	54,952	123,366	82.7	Harold Durana	Don Foti
11	Duane Shaw	51,629	54,282	74.9	Zach Otto	Sabrina Lloyd
12	Matthew Obringer	48,577	55,467	70.0	James DePetro	Simon Arias
13	Phillip Goodwin	48,550	53,432	87.6	Pablo De La Cruz	Jose Carvajal
14	Juan Olvera	47,996	60,584	73.3	Jesse Spencer	Stephen Jubrey
15	Richmond Gerrish	47,253	47,050	86	Ryan Hall	Laura Fisher
16	Sokol Fazliu	46,663	47,239	82.9	Matthew Diulus	Simon Arias
17	George Taramas	44,737	57,895	83.6	Alon Fischer	Theodore Pappas
18	Melissa Quintal	44,342	70,783	72.4	Joshua Jackson	Joseph Diecedue
19	Robert Park	44,083	66,089	77.5	I-Perfection Harris	Jamison Weatherspoon
20	Sandra Sandoval	42,879	49,298	71.3	Marian Sertler	Sabrina Lloyd

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Stephen Giddens	\$915,773	\$1,195,663	76.0	Ryan Giddens	Steve Greer
*2	Brent Bowling	638,341	910,877	79.9	Marc Salvaggi	Surace-Smith
*3	Steven Rios	549,613	619,278	77.5	Marian Sertler	Sabrina Lloyd
*4	Patrick Guthrie	527,307	771,711	73.7	Heath Bailey	Mathew Hart
*5	Scott Montgomery	503,035	1,083,618	82.7	Harold Durana	Don Foti
6	Andrzej Sertler	461,545	481,944	73.8	Marian Sertler	Sabrina Lloyd
7	Holly Lacey	456,710	774,229	73.5	Robert Kanaan	Imran Satti
8	Joshua Krueger	415,242	556,717	74.4	Matthew Turnquist	Richard Correa
9	Daniel Walton	409,562	885,015	76.0	Patrick Bendure	Surace-Smith
10	James Cassie	386,764	447,704	73.9	Adeyemi Akinade	Williams-Zophin
11	Taylor Black	362,325	473,644	80.6	Morgan Lobello	Giglione-Ackerman
12	Duane Shaw	348,603	410,089	74.9	Zach Otto	Sabrina Lloyd
13	Sandra Sandoval	347,546	380,134	71.3	Marian Sertler	Sabrina Lloyd
14	Eric Thompson	335,933	615,213	80.2	Matthew Parks	Surace-Smith
15	Robert Schneiderman	333,252	398,584	71.1	Cynthia Schneiderman	Sabrina Lloyd
16	Sokol Fazliu	330,671	472,982	82.9	Matthew Diulus	Simon Arias
17	Chelsie Otto	329,178	444,323	75.3	Zach Otto	Sabrina Lloyd
18	Christian West	328,335	433,619	75.4	Albert Serur	Simon Arias
19	Robert Park	312,973	384,141	77.5	I-Perfection Harris	Jamison Weatherspoon
20	DeAnthony Hartman	298,357	429,380	71.4	Rodney Ward	Zachary Hart

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
MARIAN SERTLER
SCHAUMBERG, IL



2
MICHAEL MUSSO
POMPANO BEACH, FL



3
JOSHUA DISHONG
TROY, MI



4
RYAN GIDDENS
HOUSTON, TX



5
NICHOLAS MOORE
ROCHESTER, NY



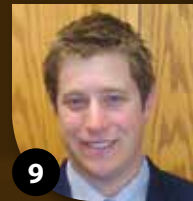
6
RYAN HALL
BURLINGTON, MA



7
ROBERT RICHMAN
IRVING, TX



8
ROBERT KANAAN
HALIFAX, NS



9
MATTHEW TURNQUIST
AURORA, CO



10
OFA TUPOUNIUA
AUCKLAND, NZ

SEPTEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Marian Sertler	\$189,129	\$213,611	71.9	Sabrina Lloyd
2	Michael Musso	146,205	245,142	74.0	Williams-Zophin
3	Joshua Dishong	127,552	145,110	81	Zachary Hart
4	Ryan Giddens	123,002	157,082	75.9	Steve Greer
5	Nicholas Moore	121,876	252,036	80.8	Durhon Oldham
6	Ryan Hall	108,696	156,675	77.9	Laura Fisher
7	Robert Richman	97,352	117,441	87	Roland-Wrobel
8	Robert Kanaan	96,799	201,995	73.2	Imran Satti
9	Matthew Turnquist	92,053	128,599	72.7	Richard Correa
10	Ofa Tupouniua	84,172	117,547	70.5	Steve Friedlander
11	Zach Otto	82,423	155,558	74.9	Sabrina Lloyd
12	Pablo De La Cruz	74,605	87,718	70.4	Jose Carvajal
13	Harold Durana	70,836	155,748	82.3	Don Foti
14	Marc Salvaggi	69,253	110,304	80.3	Surace-Smith
15	Matthew Diulus	64,469	77,425	77.5	Simon Arias
16	Rodney Ward	64,136	96,878	72.0	Zachary Hart
17	Moli Kaufusi	63,647	80,837	70.1	Steve Friedlander
18	Patrick Bendure	62,208	217,627	77.5	Surace-Smith
19	Jesse Spencer	56,355	67,948	71.2	Stephen Jubrey
20	Morgan Lobello	55,839	72,989	80.6	Giglione-Ackerman

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Marian Sertler	\$1,503,776	\$1,701,328	71.9	Sabrina Lloyd
* 2	Zach Otto	964,135	1,570,984	74.9	Sabrina Lloyd
* 3	Patrick Bendure	929,269	2,467,831	77.5	Surace-Smith
* 4	Ryan Giddens	915,773	1,204,308	75.9	Steve Greer
* 5	Ofa Tupouniua	897,029	1,450,036	70.5	Steve Friedlander
6	Nicholas Moore	829,480	1,800,098	80.8	Durhon Oldham
7	Marc Salvaggi	719,369	1,193,509	80.3	Surace-Smith
8	Robert Kanaan	688,527	1,243,958	73.2	Imran Satti
9	Michael Musso	660,596	1,212,886	74.0	Williams-Zophin
10	Ryan Hall	638,891	1,078,319	77.9	Laura Fisher
11	Moli Kaufusi	564,884	744,673	70.1	Steve Friedlander
12	Rodney Ward	559,243	907,077	72.0	Zachary Hart
13	Harold Durana	518,920	1,184,412	82.3	Don Foti
14	Matthew Conrad	515,719	829,417	82.9	Surace-Smith
15	Adeyemi Akinade	500,054	697,506	73.7	Williams-Zophin
16	Matthew Diulus	488,384	823,155	77.5	Simon Arias
17	Matthew Parks	471,926	1,110,333	75.4	Surace-Smith
18	Heath Bailey	467,510	803,258	87	Mathew Hart
19	Albert Serur	451,297	583,995	70.7	Simon Arias
20	Steven King	447,253	763,765	75.5	Zachary Hart

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



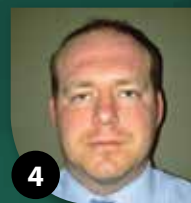
1
ROBERT JANEV
SCHAUMBURG, IL



2
MICHAEL LARAMIE
HOUSTON, TX



3
THOMAS VENA
PITTSBURGH, PA



4
MARIAN SERTLER
SCHAUMBURG, IL



5
BRETT GRYSKA
ROCHESTER, NY

SEPTEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Robert Janev	\$298,870	\$401,232	73.2	Sabrina Lloyd
2	Michael Laramie	252,484	505,295	75.2	Steve Greer
3	Thomas Vena	232,971	332,912	75.9	Simon Arias
4	Marian Sertler	222,358	248,490	71.9	Sabrina Lloyd
5	Brett Gryska	200,951	557,589	80.3	Durhon Oldham
6	Matthew Diulus	196,453	248,601	74.0	Simon Arias
7	Matthew Parks	190,621	379,958	79.1	Surace-Smith
8	Paul Kelly	185,160	235,100	71.4	Steve Friedlander
9	Michael Musso	173,372	300,375	72.6	Williams-Zophin
10	Corey Helly	171,812	256,143	76.2	Giglione-Ackerman

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Robert Janev	\$2,883,723	\$3,800,583	73.2	Sabrina Lloyd
* 2	Thomas Vena	2,541,105	4,689,481	75.9	Simon Arias
3	Michael Laramie	2,076,487	3,126,163	75.2	Steve Greer
4	Matthew Parks	2,039,073	3,827,464	79.1	Surace-Smith
5	Matthew Diulus	2,031,977	3,069,284	74.0	Simon Arias
6	Marian Sertler	1,816,214	2,107,457	71.9	Sabrina Lloyd
7	Brett Gryska	1,787,266	4,419,892	80.3	Durhon Oldham
8	Paul Kelly	1,717,168	2,504,133	71.4	Steve Friedlander
9	Corey Helly	1,555,614	2,358,097	76.2	Giglione-Ackerman
10	Matthew Turnquist	1,489,042	2,331,363	76.4	Richard Correa

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



RICK ALTIG



ILIJA ORLOVIC



STEVE GREER



ZACHARY HART



JAMISON WEATHERSPOON



JAMES CUNNINGHAM



JOSE CARVAJAL



ERIC COCHRAN



RAYMOND RISUCCI

SEPTEMBER PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Altig-Orlovic		78.5	\$1,158,104	\$967,000	119.8	15.5	135.2
Durhon Oldham		80.4	200,952	227,000	88.5	29.6	118.2
II Steve Greer		75.5	\$318,258	\$133,500	238.4	135.5	373.9
Williams-Zophin		71.9	319,973	183,500	174.4	57.8	232.2
III Zachary Hart		70.9	\$409,777	\$130,000	315.2	93.7	408.9
Laura Fisher		75.9	209,239	90,000	232.5	95.6	328.1
Imran Satti		74.4	152,124	103,500	147.0	65.2	212.1
Matt Henderson		73.7	134,317	115,000	116.8	14.7	131.5
Desi Dimitrova		79.5	78,706	97,000	81.1	32.5	113.7
IV Jamison Weatherspoon		77.0	\$128,309	\$67,000	191.5	208.8	400.3
Joseph Diecedue		75.9	138,650	83,500	166.0	36.1	202.1
Roland-Wrobel	86		96,477	77,000	125.3	48.5	173.8
Philip Prata		75.1	101,069	86,500	116.8	30.3	147.2
Cindy Furer		80.9	73,326	72,000	101.8	27.9	129.8
V James Cunningham		79.1	\$94,620	\$57,000	166.0	32.0	198.0
Brian Traboulay		73.1	77,439	53,500	144.7	16.7	161.5
VI Jose Carvajal		70.6	\$101,743	\$40,000	254.4	117.7	372.1
Souley Bah	93		62,198	41,000	151.7	143.2	294.9
Samantha Chui		72.1	58,520	41,500	141.0	39.7	180.7
VII Eric Cochran		81.6	\$46,694	\$32,500	143.7	52.1	195.7
Daniel Umbertone		85.3	59,413	37,000	160.6	28.1	188.7
Cisco Perez		75.0	43,118	33,500	128.7	21.4	150.2
VIII Raymond Risucci	88		\$36,266	\$25,000	145.1	371.5	516.6
Mathew Hart		74.8	81,579	25,000	326.3	55.1	381.4
Corey Neff		79.4	57,558	25,000	230.2	64.0	294.2
Byron Paz		75.1	29,829	25,000	119.3	20.2	139.5

YTD PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Sabrina Lloyd		73.1	\$3,244,146	\$1,800,000	180.2	28.5	208.7
Durhon Oldham		80.4	1,786,619	2,043,000	87.5	30.6	118.1
Altig-Orlovic		78.5	8,759,680	8,703,000	100.7	14.6	115.3
II Steve Greer		75.5	\$2,769,482	\$1,201,500	230.5	78.0	308.5
Williams-Zophin		71.9	2,320,211	1,651,500	140.5	30.8	171.3
Giglione-Ackerman		76.5	2,464,469	1,651,500	149.2	18.0	167.2
Cohen-Cohen		83.0	1,318,913	1,381,500	95.5	14.4	109.8
III Zachary Hart		70.9	\$2,598,951	\$1,170,000	222.1	116.0	338.1
Laura Fisher		75.9	1,500,673	810,000	185.3	49.6	234.9
Imran Satti		74.4	1,205,721	931,500	129.4	17.1	146.5
Matt Henderson		73.7	1,115,616	1,035,000	107.8	13.4	121.2
IV Jamison Weatherspoon	86	77.0	\$1,119,780	\$603,000	185.7	72.9	258.6
Joseph Diecedue		75.9	1,344,086	751,500	178.9	29.2	208.1
Philip Prata		75.1	957,092	778,500	122.9	17.8	140.7
V James Cunningham	88	79.1	\$801,531	\$513,000	156.2	31.6	187.9
Chad Deley		75.2	441,029	450,000	98.0	81.7	179.7
Brian Traboulay		73.1	703,906	481,500	146.2	29.5	175.7
VI Samantha Chui		72.1	\$665,806	\$373,500	178.3	70.8	249.0
Jose Carvajal		70.6	566,147	360,000	157.3	64.0	221.3
VII Eric Cochran		81.6	\$518,471	\$292,500	177.3	50.5	227.7
Jared Cleckner		77.6	310,340	243,000	127.7	78.5	206.2
Daniel Umbertone		85.3	345,809	333,000	103.8	26.9	130.8
Cisco Perez		75.0	287,983	301,500	95.5	18.3	113.8
VIII Mathew Hart		74.8	\$956,732	\$225,000	425.2	172.3	597.6
Byron Paz		75.1	369,694	225,000	164.3	80.4	244.7
Corey Neff		79.4	423,416	225,000	188.2	17.7	205.9
Mitch Duplantis		75.0	370,363	225,000	164.6	17.3	181.9
Raymond Risucci	88		127,261	137,000	92.9	24.8	117.7

† Performance Factor = % Net ALP Growth + % 1st 6 Mo Obj

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

CATEGORY I



1
VIKI FARR
CANTON, MI



2
SUSAN GILBERT
CHICAGO, IL

CATEGORY III

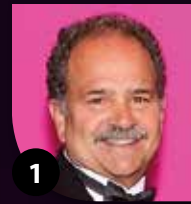


1
DAVID BLAISDELL
GOODLETTSVILLE, TN



2
BECKY CUTLER
AURORA, CO

CATEGORY II



1
GEORGE FARENTHOLD
BALTIMORE, MD



2
ERICA DALAGER
MINNEAPOLIS, MN

CATEGORY IV



1
ANNA GUIDO ROHRER
DAYTON, OH



2
DION DIZON
KAPOLEI, HI

TOPROOKIE



RALPH BEARD
FRANKLIN, TN

ICEBREAKER



PAM MONETTI
ST LOUIS, MO

TOPMANAGER



BETH FARM
COLLIERVILLE, TN

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

CATEGORY	POPULATION	ROOKIE:	Reps with 2014 Hire Date
1	over 11,000,000		
2	8,000,000 to 10,999,000	ICEBREAKER:	Reps with 2015 Hire Date
3	5,000,000 to 7,999,999		
4	Under 5,000,000	PR MANAGER:	Overall card growth at the end of the current month over previous year.

SEPTEMBER PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	1	Viki Farr	5,529 MI/Beth Farm
	2	Susan Gilbert	4,450 Chicago/Dawn Trudden
	3	Donna LaMontagna	2,028 Chicago/Dawn Trudden
	4	Brenda Di Somma	1,960 NJ/Brian Ryan
	5	Jay Bentley	1,640 Dallas/Christa Davis
II	1	George Farenthold	2,563 MD/DC & N. VA/John Keliher
	2	Erica Dalager	2,468 MN/Denise Gilbert
	3	Robin Andrade	1,782 Mass & RI/Rosanna Gill
	4	Tracy Smith	1,661 MD/DC & N. VA/John Keliher
	5	Travis Daniels	1,430 PA/Katherine Pratt
III	1	David Blaisdell	3,772 TN & SW NC/Beth Farm
	2	Becky Cutler	2,146 CO/Cindy Cleary
	3	Pam Monetti	1,849 St Louis/Cindy Cleary
	4	Jackie Lowe	1,217 AB/Laurie Onasch
	5	Tony Anderson	1,045 IN/Tami Williams
IV	1	Anna Guido Rohrer	3,006 S OH/Tami Williams
	2	Dion Dizon	2,302 HI/Daryl Barnett
	3	Robin Denham	2,166 KS & NW MO/Cindy Cleary
	4	Darrell Dorey	1,202 Maritimes/Melissa Lively
	5	Katy Shuman	1,100 UT/Carmella Swanson
ROOKIE	1	Ralph Beard	970 TN & SW NC/Beth Farm
ICEBREAKER	1	Pam Monetti	1,849 St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

SEPTEMBER MANAGERS

Rank	Card Growth	Director
1	Beth Farm	6,734 Patti Morgan
2	Dawn Trudden	5,621 Denise Gilbert
3	Cindy Cleary	3,816 Patti Morgan
4	John Keliher	2,796 Michelle Baxter
5	Daryl Barnett	2,204 Jason Beckman

SEPTEMBER BONUSES

Ken Altizer	Michael Cooper	Laurie Gruber	Pam Monetti	Steve Sanchez
Donna Altshue	Amanda Cross	Anna Guido Rohrer	Jermaine Moore	David Scalisi
Tony Anderson	Becky Cutler	Jerry Hartnett	George Murry	William Slocum
Robin Andrade	Travis Daniels	Krissa Hensley	Tim O'Connor	Patrena Smith
Malka Arony	Robin Denham	Dee Hettinger	Steve Orcherton	Tracy Smith
Ralph Beard	Brenda Di Somma	Brett Hulme	Kathy Pappas	Mario Soljan
Lisa Bennett	Dion Dizon	Sandy Knapp	Nicole Pate	Donald Spohn
Gabriela Berloni	Darrell Dorey	Shane Knowles	Rona Pileggi Spano	Sarah Thomson-Dufrechou
David Blaisdell	Vivian Dwyer	Donna LaMontagna	Janis Pitts	Leo VanDenBussche
Deborah Boles	George Farenthold	Timothy Leary	Cas Robinson	Bill Verbeten
Lou Nell Busby	Viki Farr	Larry Lozano	Chas Robinson	John Wagner
Casey Cash	Mark Flemm	Lacy Martin	Gary Rothman	Al Wall
Fran Christie	Mark Gagliardi	Stephen Matous	Rebecca Rozario	Angela Waller
Cheryl Cook	Susan Gilbert	Mollie Miller Merrett	Irene Rurycz	Lisa West

YTD PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	*1	Malka Arony	24,025 AZ/Jason Beckman
	*2	Chuck Hill	22,119 NorCal & Reno/Jason Beckman
	3	Susan Gilbert	17,611 Chicago/Dawn Trudden
	4	Rona Pileggi Spano	16,394 Chicago/Dawn Trudden
	5	Viki Farr	15,879 MI/Beth Farm
II	*1	Robin Andrade	14,822 Mass & RI/Rosanna Gill
	*2	Tami Williams	10,771 IN/Michelle Baxter
	3	David Scalisi	10,009 NY State/JT Tasker
	4	Steve Sanchez	9,583 S FL/Billy Sauers
	5	JT Tasker	8,519 NY State/Denise Gilbert
III	*1	David Blaisdell	14,071 TN & SW NC/Beth Farm
	*2	Tony Anderson	8,937 IN/Tami Williams
	3	Leo VanDenBussche	8,812 MB/Jackie Lowe
	4	Mario Soljan	7,820 NZ/Steve Friedlander
	5	Lisa West	6,653 N FL/Billy Sauers
IV	*1	Anna Guido Rohrer	17,190 S OH/Tami Williams
	*2	Ken Altizer	13,735 WV/Tami Williams
	3	Darrell Dorey	9,498 Maritimes/Melissa Lively
	4	Dion Dizon	9,462 HI/Daryl Barnett
	5	Tim O'Connor	9,256 OK/Christa Davis

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

YTD MANAGERS

Rank	Card Growth	Director
*1	Judy Spade	23,852 Michelle Baxter
*2	Beth Farm	13,412 Patti Morgan
*3	JT Tasker	7,826 Denise Gilbert
4	Dawn Trudden	6,756 Denise Gilbert
5	Tami Williams	4,899 Michelle Baxter

WORLD'S GREATEST BONUS



KATIE MASSART

\$12,802
Altig-Orlovic



ABDEL ALKURDI

\$9,811
Bob Olson



ALAN SEDAGHAT

\$8,298
Altig-Orlovic



PAUL SMITH

\$7,193
Surace-Smith



MICHAEL VAN DELFT

\$6,933
Imran Satti

SEPTEMBER BONUS LEADERS

September Bonus Payout: \$2,060,597
September Bonus Qualifiers: 3,078

- \$12,802 Katie Massart
- 9,811 Abdel Alkurd
- 8,298 Alan Sedaghat
- 7,193 Paul Smith
- 6,933 Michael van Delft
- 6,493 Joseph Sarasin
- 6,441 Asner Saintima
- 6,426 Joey Sales
- 5,979 Krystian Drozd
- 5,860 Roghie Hassan Loo
- 5,491 Bryan Juskiw
- 5,406 Erez Shabtay
- 5,399 Dustin Dunbar
- 5,247 Eugene Garcia
- 5,192 Ryan Kendl
- 5,058 David Peebles
- 4,972 Joachim Jean
- 4,739 Ryan Cheverie
- 4,698 Michael LaVolpe
- 4,435 Mike Sukhbaatar
- 4,321 Ronald Rivera
- 4,277 Joshua Garrison
- 4,251 Craig Strompf
- 4,189 Bruce Tan
- 3,932 Myaa Fallon
- 3,929 Max Quasem
- 3,904 Phillip Waisman
- 3,892 Mark Lomonaco
- 3,872 Tonya Bailey
- 3,838 Richard Carter
- 3,830 Omar Torres
- 3,809 Susan Bedrossian
- 3,789 Gary Gooden
- 3,763 Kashaala Guiden
- 3,735 Tyler Metz
- 3,711 Brenda Gillespie
- 3,637 Ernest Patterson
- 3,626 Scott Remmey
- 3,579 Thomas Lafferty
- 3,545 Brandon Leonardo
- 3,542 Harvey Quinn
- 3,526 Alvin Ali
- \$3,472 Igor Melcharek
- 3,465 Gian Trinidad
- 3,463 Omar Billy
- 3,454 Joel Trask
- 3,358 Arnold Iacoviello
- 3,352 Ivoni Fuimaono
- 3,345 Muhammed Ashraf
- 3,335 Justin Germany
- 3,325 Benjamin Ainscough
- 3,296 Bruce Viaje
- 3,279 Frank Jackson
- 3,269 David Schanuel
- 3,268 Elifranc Deus
- 3,216 David Watkins
- 3,187 Ryan Vopat
- 3,170 Elias Boles
- 3,164 Wislaine Laurent
- 3,143 Kenneth Cato
- 3,126 Gregory VanSuch
- 3,125 Joshua Rush
- 3,109 Liliana Rodriguez
- 3,078 Robert Ulreich
- 3,075 Joey Kennedy
- 3,027 Tina Nelson
- 3,026 Ifeanyi Ufondeu
- 3,020 Ariel Vela Della Vedova
- 3,012 Sherry Schick
- 3,006 Brian MacDonald
- 2,997 Andrew Dorf
- 2,988 Dale Canterbury
- 2,987 Thomas King
- 2,926 Michael McClintock
- 2,910 Jordon Graham
- 2,889 Tammie Hartman
- 2,887 Timothy Kieran
- 2,886 Raymond Fuji
- 2,876 Kasi Hobbs
- 2,875 Elizabeth Tompkins
- 2,846 Bilal Farsakh
- 2,843 Tevita Tupouniua
- 2,843 Corey LaVigne

- \$2,819 Tibor Simon
- 2,818 Lora Beronja
- 2,811 Christina Andrews
- 2,797 Timothy Cruise
- 2,795 Cynthia Sittig
- 2,785 Lynn Jenkins
- 2,779 Shalom Chaimov
- 2,778 Sam Chan
- 2,747 Kasali Kotun
- 2,724 John McDougald
- 2,688 Helen Taylor
- 2,683 Boris Volodarsky
- 2,683 Irvin Lassale
- 2,678 Elifranc Kurey
- 2,659 Michael Burningham
- 2,652 Patricia Lambert
- 2,635 Luckey Boston
- 2,624 Miryam Cabrera
- 2,610 Risa Moniz
- 2,608 Anthony Sava
- 2,602 Shannon Longcore
- 2,597 Michael Mallia
- 2,584 Derron Alexander
- 2,567 Patrycja Grudzinska
- 2,565 Phillip Roffi
- 2,561 Cody Toth
- 2,557 Patrick Donovan
- 2,557 Richard Millington
- 2,555 Solomone Havea
- 2,553 Danielle Trevino
- 2,553 Ruben Soberanes
- 2,553 Christabel Ornelas
- 2,536 Alma Lozano
- 2,511 Deryck Webb
- 2,509 Bonnie Dupre
- 2,491 Samuel Robertson
- 2,482 Aliasha Stone
- 2,476 Samiuela Vaea
- 2,470 Jeramey Pitman
- 2,469 Nicole Harrell
- 2,464 Lee van Delft
- 2,461 Sunnie McRee
- \$2,459 Daniel Marino
- 2,454 Denis Snyder
- 2,453 Jacob Carlson
- 2,444 Stephanie Novel
- 2,438 Cristi Huffman
- 2,438 Susan daCruz
- 2,433 Sheyla Flores-Delgado
- 2,432 Adeola Obasanya
- 2,399 Calvin Irving
- 2,382 Maanita Meneses
- 2,377 Lindsay Maring
- 2,371 Cherri Xie
- 2,365 Kenneth Preston
- 2,351 Lesina Ah Sue
- 2,331 Daniel Toshner
- 2,327 Sean Gillespie
- 2,326 Kelly McDonald
- 2,323 Vincent Williams
- 2,316 Eric LaBossiere
- 2,312 Carlos Garcia
- 2,302 Jordan Albright
- 2,301 Anastasia Martens
- 2,301 Andrew Chambers
- 2,295 Bradley Christiansen
- 2,292 Jonathan Emura
- 2,288 Nicholas Ailport
- 2,288 David Basnett
- 2,284 James Sodan
- 2,284 Nicholas Abbass
- 2,281 Chad Matejcek
- 2,279 Rubin Chaimov
- 2,276 Curtis Henderson
- 2,273 Brian Gilmore
- 2,270 Marmion Alea
- 2,267 Megan Richardson
- 2,247 Calvin Bruch
- 2,241 Shelby Poston
- 2,229 Austin Morrison
- 2,228 Jeramey Pitman
- 2,224 Casey Finley
- 2,211 Cherril Howard
- 2,208 Timothy Copenhaver

- \$2,201 Jacquelyn Bahr
- 2,197 Dustin Edgell
- 2,188 Dana Barrett
- 2,188 Sonja Koryhaio
- 2,175 Christopher Davidson
- 2,172 Angelique Piquion
- 2,167 Brittany Taylor
- 2,166 Michael Botond
- 2,166 William Tompkins
- 2,161 Nathalie Kanzki
- 2,156 Michael Trinh
- 2,153 Edward DeFurio
- 2,148 Mohammed Moalawi
- 2,123 Ryan Gasanin
- 2,121 Shai Mate
- 2,121 Daniel Li
- 2,117 Gregory Hayman
- 2,113 Matthew Koleszar
- 2,104 Levi Porto
- 2,103 Epeli Uta
- 2,102 Jordan Albright
- 2,093 Mike Allen
- 2,087 Nathan Hunt
- 2,084 Lynn Doolittle
- 2,078 Elena Riley
- 2,069 Kaleiokamaile Viena
- 2,067 Ryan Hume
- 2,066 Samson Adelufosi
- 2,065 Yadollah Pourjalali
- 2,063 Priscila Gonzalez
- 2,063 Sina Heak
- 2,061 Jennifer Wehrle
- 2,060 Michael May
- 2,049 Rosemary Smith
- 2,047 Jonathan Collins
- 2,044 Junbin Koh
- 2,042 Michael Steimle
- 2,041 Robin Sloan
- 2,040 Jessica Velazquez
- 2,036 Elaine O'Neill
- 2,025 Anthony Iovino
- 2,020 Siosua Tatafupohiva

- \$2,019 Riley Peters
- 2,019 Shanita Ellmers
- 2,009 Shane McGregor
- 2,007 Mario Andres Chavez
- 2,003 Jesusdieu Portilus
- 1,998 Daniel Johnson
- 1,989 Sandra Diaz
- 1,988 Jon Golin
- 1,977 Mark Harhager
- 1,975 Van Ortega
- 1,957 William Parmeter
- 1,955 Anemone Bennett
- 1,955 Andrew Tang
- 1,949 Martha Garcia
- 1,948 Natalie Norris
- 1,944 Michael Tagliaboschi
- 1,938 Hussain Mir
- 1,938 Daniel Bean
- 1,937 Andrew Bishop
- 1,932 Carlene Samecken
- 1,925 Christopher Bennett
- 1,924 Andrea Depollo
- 1,922 Richard Bentley
- 1,921 Rosalie Matthews
- 1,916 Akram Abdullah
- 1,900 Amanda Dickinson
- 1,900 Victoria Smith
- 1,882 Biruk Haddis
- 1,881 Matthew Zang
- 1,880 Marques Holmes
- 1,877 Elizabeth Morino
- 1,871 Jenny Alvarez
- 1,854 Graciela Calderon
- 1,853 Jennifer DeWitt
- 1,847 Anthony Ruiz-Velez
- 1,845 Claude Harriott
- 1,844 Dylan Farmer
- 1,841 Lisa Ekeroth
- 1,838 Victoria Crowe
- 1,837 Sanyo Galloway
- 1,837 Natalie Bunce
- 1,829 Cathleen Hairston
- 1,828 Herivelto Pereira
- 1,828 Jason Hall
- 1,828 Joseph Tracey
- 1,820 Mack Hanna
- 1,820 Calvin Shaw
- 1,802 Tyler Dean
- 1,791 Alex Smith
- 1,790 Mele Muller
- 1,789 Joshua Crisp
- 1,786 Jaime Baez
- 1,782 Tanya Labinowicz
- 1,780 David Rockway
- 1,778 Paul Torman
- 1,768 Marco Camire
- 1,763 Jose Rene Trinidad
- 1,762 Marc Thebeau
- 1,762 Frederick Noel
- 1,758 Jessica Santamarina
- 1,751 Carrie Bowman
- 1,748 Phillip Jacobs
- 1,748 Jonathan Collins
- 1,740 Terrence Smith
- 1,730 Stephen Cozart
- 1,730 Craig Clever
- 1,730 Violetta Goldman
- 1,724 Nikki Miner
- 1,723 James Ware
- 1,720 Kimberlyn Wraygore

- \$1,716 Robert Montenegro
- 1,714 Richard Sidoti
- 1,712 Inge Sims
- 1,711 Steven Sparkes
- 1,711 Brandon Johnson
- 1,707 Matthew Castelli
- 1,705 Kalen Dugan
- 1,705 Joel Jesurun
- 1,704 Orett Nelson
- 1,702 Michael Jones
- 1,696 Shennelleh Kaine
- 1,692 Jackie Okimoto
- 1,685 William Sukhenko
- 1,682 Todd Powers
- 1,675 Joseph Gemma
- 1,675 Danny Mayorga
- 1,674 Derek Sandilands
- 1,670 Joshua Rauser
- 1,669 Steven Trattar
- 1,665 Richard Halliday
- 1,656 Matthew Lukesh
- 1,653 Nathaniel Masters
- 1,647 Greta Wilson
- 1,647 Preeti Sahgal
- 1,645 Scott Florin
- 1,644 Yvette Mompoin
- 1,643 Marie Montemayor
- 1,640 Anne Hooper
- 1,638 Laurekins Pardovani
- 1,638 Joy Manasse
- 1,636 Madeline Feliciano
- 1,628 Kevin Gill
- 1,627 Daniel Hanson
- 1,625 Crystal Aitaegbebbunu
- 1,625 Cynthia Riddle
- 1,619 Jamie Tan
- 1,618 Marysa Maggio
- 1,616 Carmela Pellen
- 1,613 Thomas VanOsdol
- 1,611 Tracy Lepore
- 1,611 Diana Henry-McCool
- 1,611 Ruben Santillana
- 1,609 Jodi Raymond
- 1,602 Cleopatra Sola
- 1,601 Patrycja Grudzinska
- 1,598 Ellen Schultz
- 1,598 Beau Bequette
- 1,586 Mary Sherman
- 1,582 Richard Beck
- 1,578 Bryan Fronyberger
- 1,578 Anthony Burke
- 1,574 Hannah Linderholm
- 1,574 Daniel E Austin
- 1,574 Carla Crawford
- 1,568 Chirotam Ilokwu
- 1,565 Alan Arellano
- 1,562 Laronda Pierce
- 1,556 Lisa Gomez
- 1,552 Avalon McLeod
- 1,552 Robert Adrahtas
- 1,552 Raphael Jaras-Dunfey
- 1,551 Jennifer Brady
- 1,537 Dwayne Gomez
- 1,536 Brian Kersey
- 1,535 Sally Wilson
- 1,534 Brittany Osborne
- 1,531 Ashley Kelly
- 1,523 Raynetta Smalls
- 1,520 William Chu
- 1,516 Gary Slocum

- \$1,515 Jesse Espinoza
- 1,514 Lleison Martinez
- 1,513 Inge Sims
- 1,512 Jermeele Wilson
- 1,503 Neville David
- 1,500 Jessica A Smith
- 1,494 Lincoln Dziekonski
- 1,493 Scott Hanna
- 1,493 Joshua Kershaw
- 1,489 Lien Hang
- 1,486 Omar Fernandez
- 1,485 Kristi Vang
- 1,484 Rashidah Henriques
- 1,483 Brian Melvin
- 1,479 Tad Teeters
- 1,479 Mynor Lemus
- 1,476 Sonia Tyner
- 1,474 Timothy Blackburn
- 1,470 Michael Smith
- 1,469 Sean Grant
- 1,467 Andrew Fletcher
- 1,466 Kendall Wilson
- 1,465 Michael Sherwood
- 1,461 Edmaggie Myrthil
- 1,459 Logan Klink
- 1,457 Eduardo Rodriguez
- 1,456 Oleg Novitchi
- 1,451 Angel Patryluk
- 1,447 Mathew White
- 1,446 Jordan Warner
- 1,444 Darryl McDougal
- 1,441 Troy Williams
- 1,441 Appoline Ridore
- 1,437 Vashawn Nelson
- 1,436 Garret Kun
- 1,433 Travis Picklesimer
- 1,430 Jeff Price
- 1,428 Justin Thompson
- 1,422 Brandon Wagner
- 1,422 John Kesar
- 1,419 Fortuna Moise
- 1,418 Jonathan Frigola
- 1,412 Frank Stahmer
- 1,409 Ross Ewen
- 1,407 Keona France
- 1,407 Marianna Kmit
- 1,401 Massoud Vaziri
- 1,398 Hakan Ozalpasan
- 1,397 Steven Bensinger
- 1,397 Irma Gallardo
- 1,395 Kristy Sagneri
- 1,394 Hannah Linderholm
- 1,391 Norri McKibben-Flynt
- 1,389 Diana Duran-Rios
- 1,382 Dalia Martines
- 1,380 Susan Scott
- 1,375 Brandie Bonner
- 1,365 Jeffrey Spanaus
- 1,365 Vincent M Hill
- 1,364 Jose Lopes
- 1,361 Victoria Gonzales
- 1,360 Fadi Nassar
- 1,360 Milovale Nauma
- 1,358 Stephanie Lovins
- 1,348 Julianne Scavo
- 1,348 Eric Antwi
- 1,347 Ricardo Benson
- 1,347 Christian Cook
- 1,347 Alexander Johnston
- 1,343 Christine Wood

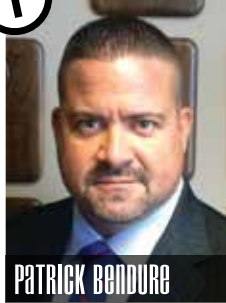
- \$1,339 Chad Bradley
- 1,339 Natalie Ball
- 1,336 Inge Sims
- 1,335 Christina LaPlant
- 1,333 Mele Takau
- 1,333 Santee Pinnoch
- 1,329 Jacqueline Cone
- 1,326 Dominique Mommus
- 1,324 Leonard Paschke
- 1,324 Brian Jerome
- 1,323 Adelfa Parinas
- 1,321 Matthew Hilton
- 1,318 Edward Nguyen
- 1,317 Kascy Williamson
- 1,316 Daniel Gelino
- 1,313 Casey Chung
- 1,310 Victoria Wippich
- 1,309 Dustin Kiss
- 1,305 James Smith
- 1,304 Shannon Stewart
- 1,304 Dean Gushii
- 1,299 Robert Darnell
- 1,296 Harry Salcedo Erazo
- 1,293 Tevita Afeaki
- 1,292 Robin Gonzalez
- 1,288 Rebecca Sheffer
- 1,285 Peter Davis
- 1,283 Shelby Henderson
- 1,282 John Adams
- 1,276 Paige Hashman
- 1,276 Jose Morales
- 1,273 Sean Smith
- 1,272 Ranjana Chopra
- 1,267 Carmen Aponte
- 1,267 Pierson Grasby
- 1,265 Nadine Smith-Johnson
- 1,265 Rochelle Lugo
- 1,264 Constance Tuiteleleapaga
- 1,261 Chalena Grisby
- 1,258 Lisa Burleson
- 1,254 Maria Fe Abad-Barte
- 1,254 James Morris
- 1,253 Darrell Ballard
- 1,250 Samy Jacques
- 1,246 Spencer Simmons
- 1,245 Audrey Kersey
- 1,243 Naylyn Booker
- 1,241 Devin Pinyerd
- 1,238 Timothy Tzimas
- 1,238 Patrick Whipp
- 1,236 Robert Walker
- 1,235 Peter Yang
- 1,233 Edill Cobos
- 1,233 David Starks
- 1,232 Harold Durana
- 1,228 Kyle Alden
- 1,226 Robert Ford
- 1,224 Christopher Clark
- 1,223 Kimberly Moody
- 1,222 Marc Gordon
- 1,221 Brody Maughan-Evanson
- 1,221 Jeremy Engrav
- 1,218 Emily Sutton
- 1,218 Tomasi Tomasi
- 1,217 Clifford Bailey
- 1,217 Toni Mussara
- 1,213 Sarah Dulany-Gring
- 1,212 Justin Barker
- 1,211 Ibrahim Bah
- 1,211 James Miller

WORLD'S GREATEST BONUS - CONTINUED

\$1,117	William Hoffman	\$942	Elyse Bryan	\$796	Thames Nolan	\$737	Matthew Osborne	\$678	William Irvine	\$634	Conner Davis	\$578	James Constantino	\$537	Felton Morgan
1,113	Ryan Witham	942	Meladi Goncalves	796	Justin Sutton	736	Timothy Chandler	677	Cody Hutchinson	634	Michael Cash	577	James Snipes	537	Jacob Sorak
1,111	Jay King	1,017	David Ramirez	864	Michael Nelson	735	Antonio Evans	676	Charles Marshall	633	Gregory Graham	577	Alba Williams	537	Zachary Bradshaw
1,109	Henry McCormick	1,017	Robert Novotne	863	Michael Nelson	734	Danyelle Shupe	676	Timothy Hamel	633	Twania Watson	576	Aaron Parks	537	Michael Kraft
1,108	Douglas Clarke	1,016	Yuriy Kosovan	862	Marcia McDuffie	734	Glenn Arakawa	675	Dominick Pulli	631	Margaret LaCroix	576	John Hargett	536	Brian Pace
1,105	Sheralyn Gonzales	1,015	Joshua Dishong	860	Peter Iversen	731	Anaisa Gonzalez	675	Matt Flores	630	Jesus Salgado	574	Michael Loftus	536	Amanda Krywy
1,104	Anna Mobilia	1,015	Barbara Crosby	857	Virginia Lee	729	Julian McClain	675	Yvette Nelson	629	Bryon Edinger	574	David Anderson	535	Rachel Forman
1,104	Richard Whyte	1,015	Hannah Bailey	856	Mahendra Chauhan	729	Brittany Curry-Jack	675	Marissa Black	629	Sierra Bryant	573	Brendon Comeau	534	Paolo Dandrea
1,103	Adam Huck	1,011	Joanie McCollum	856	Dorothy Niederer	728	Rachel Mesnard	674	Anita Przybylowicz	629	Amanda Hernandez	572	Jessica Holman	533	Judy Dawson
1,102	Tanya Dodson	1,011	Annette Wilton	856	Sarah Vacheresse	727	Anna Augustyniak	673	Melissa Losk	628	Dominicia Powell	572	Meghan Day	531	Donte Long
1,101	Felicia Steele	1,010	Nickoy Hylton	856	Stefan Johannsson	726	Wanda Healy	673	Cory Gullatt	628	Milena Arceo	571	Brenda Goff	530	Lundy Lichte
1,101	Kareem Mutia	1,008	Ashley Bailey	854	Evelin Castro-Sharif	724	George Kaftan	671	Tausha Thompson	627	Somprathai Sopha	571	Lisa Earl	530	Nicholas Hayman
1,100	Andrew Hynan	1,007	Carly Ferraro	853	Max Nozek	723	William Baker	671	Maryann Greenwell	626	Rolf Wick	570	Dawn Selden	530	James DePetro
1,100	Suleika Vasquez	1,006	Kaylee Kielczewski	852	Menno Glick	722	William Guindon	671	Silvana Velez	624	Sean Watson	569	Christian Craig	529	Stacy Cortez
1,098	Nasser Rezaei	1,006	Brandon Baker	851	Pablo Zetina	722	Aloisio Takau	670	Vinecia Moore	624	Brian Zuzick	569	Daniel Martinsen	529	Kushinga Baudi
1,097	Thomas Dervisevic	1,006	Connor Tarr	850	Thomas Huynh	722	Thomas Bridges	669	Emmanuel Fedna	621	Chereen Mason	569	Damaris Henderson	528	Lazette Hamilton
1,088	Theodore Ryan	1,003	Jeffrey Witherall	850	Katherine Peters	719	Jamie Poirier	668	Everton Brooks	621	James Jones	568	Adam Schmeltz	528	Delevan Roy
1,088	Cameron Gunter	1,003	Andy Ochoa	849	Jon-Christopher Clark	719	Jason Stamatis	668	Christine Buchanan	617	Jack Findlay	567	Timothy Brogunier	527	Benjamin Weaver
1,082	Charles Portis	1,001	Jordan Arcuri	847	Tasha Tucker	719	David Doles	667	Patrick Duray	616	Mike Bray	566	Alivie Rodgers	526	Susan Cousineau
1,082	Nicholas Triantafyllidis	1,000	Maryury Garcia	847	LaTonya Tucker	718	Raphael Jaras-Dunfe	665	Luis Davila	615	Mohammed Buksh	564	John Lavender	525	Jesse Doherty
1,082	Devin Rio	999	Carlos Alfaro	842	Nashelly Schumacher	717	Sharon Manning	665	Brandon Larkin	615	Matthew Fager	563	Barbara Lemoine	523	Brittany Godley
1,078	Justin Diaz	996	Stephanie Haarer	841	Steven Stensrud	715	Aubrey McMillan	664	Donald Gregoire	614	Michael Swenson	563	Alicia Stanley	523	Amanda Mihalic
1,076	Sandra Listenfelt	995	Ashley Gatewood	841	Kirsten Watkins	712	Joshua Keo	663	Elizabeth Garcia	614	Keith Amrine	563	Nanci Real	522	Kelly Thompson
1,076	Jorge Alvarez	995	Mario Johnson	840	Liam Flaherty	712	Johnny Castro	663	Guitree Basdeo	613	Anita Jones	563	Paul Dempsey	522	Jeremy Schisler
1,075	Derrick Coates	994	Sergio Joaquin Haro	839	Olga Tsymbal	712	Paul Yagual	662	Robert Ward	612	Jesus Parra	562	Tania Saintil	522	Morgan Lawson
1,073	Benton Tong	992	Bernardo Lopez	839	Lamechia Osborn	712	Miranda Ramirez	661	Markus Mager	612	Jerel Phillips	562	Michele Hanrahan	521	Ryan Feehan
1,067	Jessica Benson	991	Marc Demilia	837	Joshua West	711	Heather Berg	660	Kevin Ishikane	610	James Reddick	562	Mark Adelman	520	Madison Oesch
1,067	Thorin Somers	989	Mike Paragiou	836	Keith Booker	709	Joseph Pizzoferrato	660	Taylor Foster	610	John Jefferson	561	Lisa Jones	520	Kendra Orng
1,065	Samantha Erbe	986	Michael Buckner	836	Christopher Muraca	708	Jeff Hutchinson	660	Kelly Norman	609	Jennifer Bettis	561	Lindsey Dettwiller	520	Matthew Simon
1,065	Christina Campbell	985	Cornelius Wilkins	836	Leon Keith	708	Thodore Arshawsky	660	Asad Ahmed	609	Sancia Powis	560	Jennifer Reed	519	Johana Fartouh
1,063	Abdelaziz Farsakh	985	Ala Awad	835	Heidi Mireles	704	Richard Johnson	660	Corey Moore	608	Maxx Schumann	560	Gina Grippa	519	Boris Mendes
1,062	Niko Richey	985	Michael Williamson	834	Emil Mohareb	702	Horatio Ward	660	Arturo Martinez	608	Krista VanSteenkiste	560	Eric P McNally	518	Ryan Tomajcik
1,061	Michael Laperche	983	Allodin Anglin	833	Victoria Varney	702	Daisy Yamaya	657	Joshua Boyce	608	Brian Mincher	558	Joel Nunez	517	Mollie Uphoff
1,057	Alexis Pineiro	983	Joseph Welsh	833	Michelle Eudy	701	Tobi Pope	657	Eric Boyer	608	Jeffrey Osburn	558	Carl Lindsay	517	Timothy Scanlon
1,055	George Kamel	978	Tien Nguyen	831	Joseph Cruickshank	701	Tonia Reaves	653	Kristofor Chappel	607	John Perez	557	Cornelius Holder	516	Sarah Acker
1,054	Marcus Martin	977	Chaymaa Driouche	831	Zaneisha Countryman	700	Sisi Hifo	651	Christopher McFoy	606	Erica McCoy	557	Nathaniel Wharton	514	Howell Smith
1,053	Karla Petatan	975	Margarita E	831	Megan Haynes	700	Cori Raviart	557	Asley Bodnar	605	Alan Fricke	557	Neil Gossman	514	Vishwanath Sankaran
1,051	Belinda Rickles	975	Aguila Campos	830	Andrew Klapoetke-Reese	700	Kevin McGuire	650	London Burnett	605	Michael Joyce	557	Meghan Moore	513	Alma B Gonzalez
1,048	Troy Goddard	973	John Webb	830	Alexander Shpirt	700	Saint Labbe	650	Dane Harnack	604	Al-Karim Walji	556	Akilah Thomas	513	Mark Neilson
1,047	Matthew Dawson	972	Justyna Kolk	827	Tara Haughney	699	Dale Meyer	649	Michael Davis	603	Neel Alkoraishi	556	Alisia Kifer	513	Joy Horcajo
1,046	Gurvansh Anand	971	Nadia Feleti	826	Joanna Majchrowicz	699	William Lewis	649	Mamdemba Faal	602	Kokou Kpessou	555	Rachel Sylvestre	512	Christopher Bentley
1,043	Jorge Leon	971	Asiguy Haugabook	826	John Perry	698	Christabel Ornelas	648	Jennifer Russell	602	Ryan Molfetta	553	Kuleisi Feiloaki	512	Brian Wible
1,043	David Jackson	971	Matthew Brazeau	822	Antionette Pringle	697	Thomas Yarbrough	648	Vincent Andreotti	602	Dana Tiegen	553	Julia Loboda	511	Tyisha Simpson
1,042	Natalie Soboleva	971	Shelbi Sofranko	822	Billi Jo Hawkins	697	Seneca Birchmore	648	Tiffney Harmouche	601	Thomas Reddoch	551	Mark Auvil	511	Joshua Hong
1,042	Arthur Kicknowsay	969	Vera Leus	820	Adrian Segalla	696	Gabriela Becerra	647	Kameelah Salter	600	Paea Foliaki	551	Victor Ballard	510	Heidi Emmerich
1,040	Chelsea Parent	968	Conrad Nieh	820	Jonathan Mayfield	696	Elizabeth Smart	647	Ivonne Perez	598	Russell Manley	550	Rudolph Townsend	509	Cody Sterritt
1,040	Alejandro Pineda	965	Christopher Allen	820	Alix Abreu Mendoza	696	Tommy Davis	647	Kenneth Giger	597	Christine Bueno	550	John Fehler	508	Vincent Peraza
1,039	Tommy Ward	965	Steven Halm	820	Meghan Harris	696	Ruth Charlesworth	644	Bradley Fordyce	594	Jorge Hernandez	550	Dustin Klingebiel	508	Lauren Lowe
1,038	Dylan White	960	Dawid Liniewski	820	Tupou Pittams	694	Magdalen	643	Ashraf Nashed	594	Felix Gonzalez	548	Evan Donoghue	506	Mineko Pittman
1,034	Suzanna Prodan	957	Paul Aragon	817	Sidney Rodgers	694	Franklin-Holmon	643	Lee Jeffers	593	Karen Fleming	548	Alex Boachie	506	James Realbuto
1,031	Charles Belt	957	Steve Hartman	814	Tracie Romero	694	Kailla Stopa	643	Suzanne McRoberts	592	Devonta Davis	548	Ryan Jones	506	Terron Mellerson
1,031	Vanessa Delery	957	Anacleto Arevalo	812	Devonaye Henderson	694	Abdel Khawatmi	643	Yakob Posada	592	Dominik Miara	548	Reginna	505	Thomas Shaw
1,030	John Cochrane	956	Jason Charron	812	Kelly Schoenherr	692	Coral Ashe	642	Kevin Amador	592	Kareem Davis	548	Kitching-Williams	504	Crystal Darge
1,030	Carrie Vasquez	956	Christopher Murray	811	Qwentilya Lang	691	Luiza Ramanoska	642	Lois Lewis	591	Andrew Siebert	548	Shana Sanders	504	Jordan Bowling
1,029	Thomas Croud	955	Peter Gabranski	811	Elizabeth Hodgson	690	Geneve Fernandez	640	Nicole Bromley	590	Samara Summers	547	Herbert Skinner	503	Krysta Dekhan
1,029	Jeffrey Cobb	954	Diallo Fon	809	Andre Ramsey	690	Brian Hutchings	640	Man Luc	588	John Carter	547	Aaron Parsons	502	Miam Gibson
1,029	Maria Saldana	952	Maxon Elozier	809	Brian Taylor	690	Douglass Floyd	639	Celeste Dongell	587	Kelly Ekker	546	Candice Simon	502	Scott Davison
1,026	Melissa Lazusky	952	Kelsey Shirley	808	Daveda Newsome	690	Matthew Blackman	639	Jesse Wilson	586	Pablo Gutierrez-Guzman	546	Adriana Madrigal	501	Darrell McCool
1,023	Dustin Dunlap	950	Kevin Appasamy	807	George Bort	686	Faisal Bahnassi	638	Todd Homer	586	Kyle Schroeder-Gurnicz	546	Alejandra Valles Meza		
1,023	Dominique Cianfichi	949	Jeremy Jackson	806	Kanwalpreet Sohil	683	Gregory McDuffie	638	Tyler Moore	586	Maureen Rodriguez	545	Drivus Boyd		
1,022	Pearce Sanchez	949	James Sullivan	806	Alexander Brown	683	Marie Laine	638	Danie Frenette	585	Dasiell Amaro	545	Kristy Denton		
1,020	Sasha Cogan	948	Casey DellaPenna	805	Skyilar Chauvin	682	James Lawson	636	Matthew Buckingham	583	Stephanie Wolfe	544	Kelly Silvia		
1,019	Richard Tabanji	948	Lateline Nofokifolau	804	Ivan Leung	679	Mele Ofanoa	635	Cherie Mohn	582	Raisaa Abdullah	544	Jenny Eisenhauer		
1,019	LaTasha Boyd	947	Thomas Farwell	800	Lisa Woodson	678	Elise Scheurer	635	George Woolley	581	Prashant Koppolu	543	John Sardin		
1,019	Fran Kolos	943	Janina Wilson	864	May Javiniar	737	Nicholas Forrest	678	Miyoko Williams	580	Alysia Santos	540	Candice Rezzo		

LEADERSHIP BONUS

1



PATRICK BENDURE

\$33,979
Surace-Smith

2



MARIAN SERTLER

\$32,327
Sabrina Lloyd

3



ROBERT KANAAN

\$30,146
Imran Satti

4



MICHAEL MUSSO

\$29,468
Williams-Zophin

5



ZACH OTTO

\$26,854
Sabrina Lloyd

SEPTEMBER BONUS LEADERS

September Bonus Payout: \$1,769,842

September Bonus Qualifiers: 1,135

- \$33,979** Patrick Bendure
- 32,327** Marian Sertler
- 30,146** Robert Kanaan
- 29,468** Michael Musso
- 26,854** Zach Otto
- 21,756** Ryan Giddens
- 21,676** Nicholas Moore
- 19,889** Marc Salvaggi
- 19,549** Matthew Parks
- 18,937** Ofa Tupouniua
- 18,371** Ryan Hall
- 17,694** Robert Richman
- 15,969** Harold Durana
- 14,443** Matthew Turnquist
- 13,539** Moli Kaufusi
- 12,392** Levar Morgan
- 12,365** Joshua Dishong
- 11,808** Adeyemi Akinade
- 11,382** Doreen Ryan-Foti
- 11,127** Rodney Ward
- 11,051** David Wang
- 10,926** Joshua Jackson
- 10,661** Blake Higuchi
- 10,257** Pablo De La Cruz
- 9,859** Brian Zuzick
- 9,672** Heath Bailey
- 9,591** Bobby Wilson
- 9,144** Ernest Powell
- 9,008** Bobby Gujral
- 8,835** Morgan Lobello
- 8,663** Matthew Conrad
- 8,562** Nicholas Scordos
- 8,500** Dustin Dunlap
- 8,380** Ryan Fickert
- 8,137** Todd Glazer
- 8,098** Ryan Bisanz
- 8,050** Chad Potts
- 8,006** Stephen Hill
- 7,828** Andrew McQuade
- 7,822** Sean Velasquez
- 7,791** Jameetri Washington
- 7,759** Patrick Knouse

- \$7,731** Steven King
- 7,560** Syed Quadri
- 7,464** Ryan Wilson
- 7,430** Matthew Diulus
- 7,351** Jonni Ng
- 7,228** Robert Smith
- 7,202** Daniel Hartwig
- 7,125** Nicholas Lorence
- 7,068** Corey Helly
- 7,064** Jesse Rennich
- 7,015** Albert Lau
- 6,970** Scott Wheeler
- 6,938** Patrick Stenglein
- 6,803** Alon Fischer
- 6,774** Stephen Jeung
- 6,749** Joshua Olin
- 6,690** Jesse Spencer
- 6,470** London Nelson
- 6,360** Justin Adams
- 6,284** Mark Beckford
- 6,260** Christopher Hintz
- 6,248** Taneshia Solomon
- 6,227** Michael Clemente
- 6,219** Noel Rose
- 6,214** Reynolds Akuaomoa
- 6,210** Herbert Stell
- 6,124** Timothy Wilson
- 6,099** Gabriela Sime
- 6,098** Richard Dyer
- 6,023** John Conard
- 5,985** John Young
- 5,863** Melinda-Rae Lyse
- 5,851** Lori Dacyk
- 5,830** Albert Serur
- 5,826** Anita Ferris
- 5,728** I-Perfection Harris
- 5,696** Cynthia Schneiderman
- 5,687** Herman Fennell
- 5,589** Michael Gerstein
- 5,556** Troy Plummer
- 5,527** Jean Joseph
- 5,502** Marisa Willgruber

- \$5,498** Alexandra Graham
- 5,446** AshLynn Orng
- 5,434** Corey Hallam
- 5,431** John Nieves
- 5,389** Lorena Barriere
- 5,187** Michael Williams Jr
- 5,150** Mohammed Moalawi
- 5,109** Kody Kramme
- 5,103** Sharif Grays
- 5,091** Ashley Wenning
- 5,055** David Guzman
- 5,040** Jimmy Tchen
- 5,031** Krista Thieme
- 5,012** Dean Jensen
- 4,915** Gevorg Yanukyan
- 4,913** Nasr Quadri
- 4,901** Alex Torruella
- 4,893** Brandon Teter
- 4,797** Avi Kauderer
- 4,788** Henry Ingraham
- 4,766** Richard Barbour
- 4,634** Thomas Vena
- 4,583** Sheila Downey
- 4,562** Mathew Mealey
- 4,526** Amber Hawthorne
- 4,513** Charles Ferrari
- 4,462** John McGrath
- 4,414** Paul Samra
- 4,395** London Burnett
- 4,394** Nicholas Walsh
- 4,368** Robert Hamilton
- 4,360** Jesse O Martin
- 4,339** Kaitlyn Brandt
- 4,335** Jessica Wilhite
- 4,271** Mark Hileman
- 4,199** Craig Strompf
- 4,170** Javier Diaz
- 4,137** Trevor Mayer
- 4,113** Cara DeFiore
- 4,082** Tina Phongsavath
- 4,052** Roger Fung
- 4,044** John Sparby

- \$4,033** Brett Gryska
- 3,921** Michael Cirelli
- 3,920** Jessica Santamarina
- 3,912** Britany Pariente
- 3,894** Melne Hughes
- 3,850** Ryan Stenglein
- 3,832** David Higa
- 3,788** Brent Bowling
- 3,773** Kevin Holtz
- 3,729** Minh Phung
- 3,716** Scott Kim
- 3,705** Yussuf Elzein
- 3,700** Yihao Chen
- 3,698** James DePetro
- 3,577** Alex Kae
- 3,570** Ransey Vazquez
- 3,565** Abdelaziz Farsakh
- 3,542** Alberto Alcala
- 3,541** Shorne Brown
- 3,487** Magda Figueiredo
- 3,483** Sara Vaz
- 3,477** Evan Holzhauer
- 3,467** Rafi Nawabi
- 3,444** Brandon Summerton
- 3,403** Andre Hawthorne
- 3,362** Atta Saleh
- 3,341** Muhammed Ashraf
- 3,340** Duni Olusegun
- 3,317** Michael Shaba
- 3,272** Eric Ebbitt
- 3,238** David Thornton
- 3,200** Jordan Chalom
- 3,180** Fritznel Octave
- 3,086** Alta Herpel
- 3,034** Cameron Cimino
- 3,019** Scott Montgomery
- 2,972** Nicholas Engrav
- 2,859** Nikolas Moreschi
- 2,846** Christopher Dicks
- 2,831** Eugene Garcia
- 2,830** Jamil Harris
- 2,809** Shawntae Collins

- \$2,808** James Bailey
- 2,800** Ryan Tucker
- 2,788** Kasali Kotun
- 2,740** Ryan McIntosh
- 2,717** Hal Herman
- 2,672** Christina Meyer
- 2,669** Timothy Kieran
- 2,667** Natalie Linker
- 2,642** Kade Beck
- 2,636** Antonio Reyes
- 2,624** Jack Keiderling
- 2,550** Holly Lacey
- 2,513** Joshua Krueger
- 2,492** Charley Forshee
- 2,488** Daniel Walton
- 2,485** Rita Haidinger
- 2,431** Carlos Arballo
- 2,414** Joseph Tomanovich
- 2,382** Britton Costa
- 2,363** Jake Yagjian
- 2,350** Devon Chapman
- 2,350** Eric Thompson
- 2,301** Christopher Rodriguez
- 2,288** Richmond Gerrish
- 2,275** Andre McCallum
- 2,272** Bradley Kampmeier
- 2,258** Luay Ghawi
- 2,238** Jason Lee
- 2,159** Aaron McLean
- 2,150** Derek Foore
- 2,142** Mark Kukielski
- 2,119** Dan Ikei
- 2,101** Tibor Simon
- 2,100** Craig Ebinger
- 2,100** Pauline Cresswell
- 2,075** Antonio Ramirez
- 2,075** Lindsey Dettwiller
- 2,057** Lee Jeffers
- 2,056** Mir Khan
- 2,044** Melissa Quintal
- 2,025** Edford Banuel
- 2,000** Juan Olvera

- \$2,000** Aaron Ralston
- 1,982** David Rigney
- 1,976** Sandra Byrd
- 1,950** Patrick Guthrie
- 1,938** Duane Shaw
- 1,910** Jason Bratin
- 1,907** Patrick Duray
- 1,900** Stephen Giddens
- 1,893** Mack Doby
- 1,886** Troy Williams
- 1,881** Darcy Schrieber
- 1,863** Gilbert Hicks
- 1,863** Andrzej Sertler
- 1,855** Joshua Rush
- 1,846** Jonathan Maust
- 1,826** Andrew Wagner
- 1,818** Tyler McKnight
- 1,775** Brendon Comeau
- 1,775** Martyna Dudapasiaka
- 1,763** Ho Tran
- 1,709** Joy Vann-Austin
- 1,706** Mary-Delores Ayaragoitia
- 1,700** Christopher Kennedy
- 1,700** Laurie Mazza
- 1,688** Steven Rios
- 1,683** Matthew Cartwright
- 1,669** Asiguy Haugabook
- 1,662** Phil Folkertsma
- 1,660** Christopher Bentley
- 1,638** Anthony Theriault
- 1,634** Angel Martinez
- 1,620** Angeliqve Lavaly
- 1,613** Shahab Mahdavejnad
- 1,600** Ashley Ruhl
- 1,582** Jeffrey Calvert
- 1,575** DeAnthony Hartman
- 1,572** Gregory VanSuch
- 1,565** Mark Dombrowski
- 1,550** Scotty Graham
- 1,525** Taylor Black
- 1,525** Joseph Kanaan
- 1,525** Stephanie Kell
- 1,515** Christopher Chovanec
- 1,515** James Cassie
- 1,513** Maxx Schumann
- 1,506** Robert Park
- 1,488** Chelsie Otto
- 1,475** Somprathai Sopha
- 1,456** Laura Frew
- 1,438** Jodi Raymond
- 1,432** Corey Cox
- 1,432** Derek Woo
- 1,425** Matthew Obringer
- 1,425** Michael Russo
- 1,425** Mondy Tongotea
- 1,418** William Soulier
- 1,413** Robert Drake
- 1,402** Kerlens LaRose
- 1,400** Edward Crocker
- 1,400** Delmy Diaz-Cervantes
- 1,400** Stacy Hollingsworth
- 1,400** April Rivera
- 1,385** Elizabeth Chilson
- 1,375** Justin Barker
- 1,375** Elias Boles
- 1,369** Erin Moyer
- 1,365** Linda Eichelberger
- 1,363** Brandon MacDonald
- 1,357** Lisa Richardson
- 1,350** Ryan Hernandez

- \$1,338** Christopher Murray
- 1,338** Donrie Purcell
- 1,325** Beau Locker
- 1,325** Victor Agurto
- 1,325** Daniel Franke
- 1,322** Christopher Akins
- 1,319** Summer Gonzalez
- 1,316** Zathia Zarza
- 1,306** Jinelly Urena
- 1,300** Justin Sutton
- 1,294** Samuel Cohen
- 1,288** Ryan Locke
- 1,288** Pedro Santos
- 1,288** Paul Zuzick
- 1,281** William Robinson
- 1,281** Nicole Sanders
- 1,275** Robert Locke
- 1,275** Arthur Menina
- 1,275** Paul Smith
- 1,250** Jesse Benwell
- 1,250** Steve Bryant
- 1,250** Shawn Lewicki
- 1,250** Janet Ramirez
- 1,250** Sandra Sandoval
- 1,238** Kathryn Chaisson
- 1,238** Laaina Havea
- 1,238** Slavita Hut
- 1,231** Gabriel Feldmann
- 1,231** Christine Barbour
- 1,225** Raul Rojas
- 1,225** Jamie Winters
- 1,213** Ryan Feehan
- 1,213** Alexander Spooner
- 1,200** Mike Allen
- 1,188** Shalom Chaimov
- 1,188** Jason Cox
- 1,188** Vincent Meyer
- 1,188** Robert Schneiderman
- 1,184** Rory Olson
- 1,175** Gregory Graham
- 1,169** Alma Lozano
- 1,167** Peter Gabranski
- 1,163** Patricia Cicerale
- 1,163** Donald Gregoire
- 1,150** Alisha Anderton
- 1,150** Begona Patino-Lopez
- 1,150** Timothy Buckner
- 1,148** Alexander Keats
- 1,133** Amie McCracken
- 1,131** Andrew Dorf
- 1,125** Micah Focken
- 1,125** Jeffrey Gilliana
- 1,125** Mchel Helgeson
- 1,125** Deonte Jones
- 1,113** George Taramas
- 1,111** Matthew White
- 1,100** Michael Denton
- 1,100** Grant Myers
- 1,095** Joshua Rauser
- 1,088** Taylor Orona
- 1,088** Mike Paragiou
- 1,081** Mike Lade
- 1,075** Alvin Ali
- 1,075** Kelvin Fernandez
- 1,075** Kierra Goodwin
- 1,075** Michael Kachenmeister
- 1,075** Christopher Shuman
- 1,063** Ryan Tomajcik
- 1,052** Troy Elliott
- 1,051** Aaron Parks
- 1,050** Kyle Schimizzi






- \$1,043** Michelle Crowe
- 1,038** Phillip McElfresh
- 1,025** Alix Albright
- 1,025** Tiffani Tavormina
- 1,013** Hyunchul Chung
- 1,013** Heather Miller
- 1,013** Pedro
- 1,013** Vazquez Armenteros
- 1,013** Christian West
- 1,001** Andre Bent
- 1,000** Veronica Carrion
- 1,000** Jon Gelhorn
- 1,000** Lamar Livingston
- 1,000** Alipate Makaui
- 1,000** Anne Melville
- 1,000** Susan Scott
- 975** Seneca Birchmore
- 975** Johnny Ly
- 963** Jordan Reinhold
- 963** Marcus Moody
- 963** Tyler Worstell
- 953** Devin Adams
- 950** Tiffney Harmouche
- 950** Daniel Konise
- 950** Michael May
- 950** Levi Porto
- 950** Ruben Santillana
- 939** Chad McLaughlin
- 938** Haydee Burrola
- 925** Nickoy Hylton
- 925** Joseph Luminiello
- 925** Timothy Penso
- 915** Michael van Delft
- 914** Timothy Watson
- 913** Edwin Rosa
- 907** Jamey Haugen
- 907** Benito Menchaca
- 906** Barbara Seyoum
- 900** Jocelyn Bolito
- 900** Colin Quigley
- 900** Curtisha Stephens
- 900** Janina Wilson
- 894** Michael Stuver
- 888** Austin Smith
- 881** Alexander Wood
- 875** Polina Philbin
- 875** Jeremy Gibson
- 875** Angela Landry
- 858** Liam Flaherty
- 852** Daven Hermosura
- 850** Armando Aiello
- 850** Jonathan Kinnard
- 850** Rebyka Watson
- 850** Scott Mudrak
- 850** Jennifer VanKerckvoorde
- 844** Brian Gilmore
- 828** Allen Watson
- 825** Matthew Bell
- 825** Kelly Ekker
- 825** Joseph Quintons
- 825** Jeremy Schroeder
- 825** Gian Trinidad
- 819** Ibrahim Bah
- 819** John Bacaron
- 800** Pamela Altman
- 800** Boris Mendes
- 800** Kimberle Spooner
- 788** Mauri Ramirez
- 782** Tom Weller
- 780** Louis Thacker
- 775** Candice Anderson






- \$775** Bonnie Dupre
- 775** Joshua Goodman
- 775** Sean Hansen
- 775** Calvin Irving
- 775** Robert Nolan
- 775** Ileana Tatafu
- 775** Michael Tribbitt
- 775** Horatio Ward
- 775** Daphne Weber
- 750** Aaron Dupras
- 750** Jeremy Engrav
- 750** Bradley Fordyce
- 750** Sarah Gilmore
- 750** Victoria Gonzales
- 750** Kyle Lewicki
- 750** John Silva
- 750** Robert Wright
- 750** Ali Zaidi
- 750** Phillip Goodwin
- 747** Iva Kalinova
- 744** Damaris Henderson
- 738** Jeffrey Witherall
- 725** Jonathan Black
- 725** Nathan Doyle
- 725** Roberto Navarro
- 720** Burnette Hughes
- 720** Casey Kunash
- 713** Christopher Walsh
- 700** Darrell Asbell
- 700** Frank Cordaro
- 700** Richard Jones
- 700** Peter Kwiatkowski
- 700** Steven Stensrud
- 700** Bruce Viaje
- 700** Aaron Voegel
- 688** Patrice Amador
- 688** Julia Loboda
- 677** Nicole Bromley
- 675** Eyad Awdi
- 675** Elvis Durakovic
- 675** Courtney Kitzman
- 675** Dominic Telymonde
- 670** Kenneth Greer
- 669** James Sodan
- 667** Shiwa Hollingsworth
- 663** Tami Klein
- 657** Brandon Larkin
- 655** Ivan Leung
- 654** Jeffrey Hall
- 650** Kyle Alden
- 650** Kyle Butler
- 650** Justin Diaz
- 650** Glenn Martin
- 650** Eric Peyton
- 650** Sonia Tyner
- 650** Andrew J Wilson
- 638** Erica Fitzsimmons
- 638** Kaylee Kielczewski
- 635** Drew Sharp
- 625** Guitree Basdeo
- 625** Matthew Dawson
- 625** Ericka Martinez
- 625** Andrew Severson
- 621** Bryon Edginger
- 614** Carl Carberg
- 613** Kyle Schroeder-Gurnicz
- 613** Mandy Johnson
- 604** Christopher Botelho
- 601** Shawn McKnight
- 600** Collin Basmajian
- 600** Emily Brunner

- \$600** Matthew Cessna
- 600** Kevin Ishikane
- 600** Daniel Juskiw
- 600** Denville Loney
- 600** Brett Maurice
- 600** Kendra Orng
- 600** Anna Pult
- 600** Kelly Schoenherr
- 600** Anna Senra
- 597** DeMario Cooper
- 595** Daniel Bean
- 588** Brittini Kwiecien
- 581** Vinecia Moore
- 575** Anacleto Arevalo
- 575** Felicity Chavez
- 575** Derek DeProspero
- 575** Orby Kelley
- 575** Lige Li
- 575** Jamell Ramsay
- 575** Virginia Rice
- 575** Justin Whittington
- 570** Jordon Barron
- 563** Adem Abdula
- 556** Brandon Mogel
- 550** Azar Afnan
- 550** Derron Alexander
- 550** Sharon Barnes
- 550** Emilia Eich
- 550** Chantel Floyd
- 550** Christopher Gray
- 550** Steve Hartman
- 550** Thomas Huynh
- 550** Jesus Parra
- 550** Kelsey Roth
- 550** Luisvett Sanchez
- 550** Kiet Truong
- 544** Lara Wyatt
- 538** Jenna Grula
- 538** Amanda Hogan
- 538** William Jenkins
- 527** Daniel Vilas
- 525** Heather Berg
- 525** Brendan Bradfield
- 525** Derrick Coates
- 525** Kalen Dugan
- 525** Francis Ingulli
- 525** Lalitha Janardhanan
- 525** Jessica Kendall-DeGraves
- 525** Joseph McCallister
- 525** Kaytlyn McKay
- 525** Kashief Perkins
- 525** Jeramey Pitman
- 525** Jamie Schulz
- 522** George O'Shea
- 519** Richard Johnson
- 513** Menno Glick
- 513** Christopher McFoy
- 513** Kascy Williams
- 500** Corina Araujo
- 500** Jasmín Gallaga
- 500** Philippe Godin
- 500** Bryan Juskiw
- 500** Michael Mallia
- 500** Sione Nau
- 500** Delroy Phang
- 500** Roger Rau
- 500** Jose Rubio
- 500** Michelle Seaman
- 500** Billy Stephenson
- 500** Paul Streater
- 500** Paul Torman

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1	2	3	4	5
				
MARTYNA DUDAPASIEKA \$12,291 Sabrina Lloyd	BRENDON COMEAU \$10,831 Imran Satti	ANDRE MCCALLUM \$9,567 Zachary Hart	MONDY TONGOTEA \$6,844 Steve Friedlander	PAULINE CRESSWELL \$6,149 Steve Friedlander

1	2	3	4	5
				
SAMI MOGANNAM \$3,518 Don Foti	DASON PHAUL \$2,098 Theodore Pappas	LAUREKIN PARDOVANI \$2,049 Theodore Pappas	FRITZNEL OCTAVE \$1,341 Williams-Zophin	MAURICE BARITZ \$1,329 Chris La Fond

SEPTEMBER BONUS LEADERS


September Bonus Payout: \$391,462
September Bonus Qualifiers: 518

SEPTEMBER BONUS LEADERS

September Bonus Payout: \$62,257
September Bonus Qualifiers: 181

\$12,291 Martyna Dudapasieka	\$1,995 Timothy Penso	\$1,340 Robert Schneiderman	\$967 Jordon Barron	\$731 Chad Vangils
10,831 Brendon Comeau	1,953 Michael Tribbitt	1,335 Jesus Parra	958 Christian West	729 Connor Heinrichs
9,567 Andre McCallum	1,943 Alisha Anderton	1,328 Deonte Jones	952 Jamie Faulkner	716 Christina Jauch
6,844 Mondy Tongotea	1,935 Kyle Lewicki	1,328 Philippe Godin	942 Sione Nau	713 Stephanie Kell
6,149 Pauline Cresswell	1,908 Ryan Locke	1,304 Susan Scott	942 Delmy Diaz-Cervantes	699 Paul Torman
5,575 Kyle Barter	1,907 Kalen Dugan	1,303 Jeremy Schroeder	938 Belinda Rickles	690 Joshua Kershaw
5,545 Joseph Kanaan	1,898 Matthew Obringer	1,301 Shawn Lewicki	916 Emilia Eich	666 Jared Mercer
5,159 Somprathai Sopha	1,875 Daphne Weber	1,291 Ryan O'Malley	895 Derek DeProspero	660 Jeffrey Gilliana
4,698 Michael Mallia	1,833 Andrzej Sertler	1,267 Virginia Rice	886 Matthew Cessna	658 Anna Pulit
4,504 Arthur Menina	1,831 Joshua Krueger	1,262 Brenton Franklin	881 Matthew Zang	658 Aden Schrock
4,495 Christopher Shuman	1,793 Edward Crocker	1,251 Steven Rios	879 Meghan Modrak	657 Sidney Rodgers
4,478 Darcy Schrieber	1,748 Richard Jones Jr	1,248 Janet Ramirez	878 Richard Pazak	655 Adam Huck
4,358 Derek Foore	1,731 Asiguy Haugabook	1,240 Curtisha Stephens	870 Kyle Alden	642 Courtney Kitzman
4,161 Candice Anderson	1,720 Marcus Moody	1,240 Alipate Makau	863 Kathryn Chaisson	640 Ashley Ruhl
4,142 Laaina Havea	1,707 Glenn Martin	1,233 Jocelyn Bolito	862 Charles Portis	632 Anacleto Arevalo
3,580 Lamar Livingston	1,690 Edwin Rosa	1,233 Emily Brunner	856 Micah Focken	626 Zachary Pareja
3,370 Elias Boles	1,689 Joseph Luminiello	1,216 Robert Novotne	855 David Peebles	619 Jennifer VanKerckvoorde
3,336 Taylor Orona	1,675 Pamela Altman	1,202 Derrick Coates	845 Daniel Konise	612 Edford Banuel
3,302 Sandra Sandoval	1,671 Ileana Tatafu	1,195 Victoria Gonzales	835 Barbara Seyoum	611 Alex Giddings
2,875 Lindsey Dettwiller	1,668 Maxx Schumann	1,186 Nickoy Hylton	827 Christopher Gray	602 Daniel Franke
2,800 Jon Gelhorn	1,652 Michael Russo	1,183 Thomas Huynh	826 Alix Albright	588 Louis Thacker
2,786 April Rivera	1,638 Alexander Spooner	1,169 Mahadai Kryshundayal	820 Jessica Kendall-DeGraves	576 Stuart Squires
2,645 John Silva	1,637 Anne Melville	1,144 Michael May	810 Dan Ikei	575 James Cassie
2,578 Richmond Gerrish	1,632 Joseph Quintons	1,142 Heather Berg	806 Eric Peyton	573 Kenneth Preston
2,480 Jeffrey Witherall	1,607 William Hart	1,142 Christopher Kennedy	800 Kyle Schimizzi	554 Brenna Schmidt
2,477 Johnny Ly	1,606 Steven Stensrud	1,136 Jason Cox	797 Jeramey Pitman	552 Derron Alexander
2,464 Kyle Butler	1,549 Christine Barbour	1,132 Toni Mussara	796 Nathan Doyle	547 Julia Loboda
2,459 Gilbert Hicks	1,546 Emmanuel Gregoire	1,110 Emmanuel Fedna	796 Ericka Martinez	541 Holly Lacey
2,441 Paul Zuzick	1,534 Anne Hooper	1,105 Scott Porter	795 Haydee Burrola	536 Jose Garcia
2,431 Raul Rojas	1,506 Justin Sutton	1,101 Jamie Winters	791 Ryan Orloski	534 Begona Patino-Lopez
2,402 Kasali Kotun	1,501 Gian Trinidad	1,093 Kendra Omg	790 Paul Smith	534 Mary-Delores Ayarzagoitia
2,372 Duane Shaw	1,501 Scott Mudrak	1,085 Kevin Ishikane	781 Sharon Barnes	529 Rubin Chaimov
2,285 Alvin Ali	1,499 Colin Quigley	1,073 Patrick Kushla	778 Josie Ward	527 Michel Helgeson
2,278 Steve Bryant	1,482 Jonathan Kinnard	1,051 Darrin Roberts	776 Kimberle Spooner	519 Donrie Purcell
2,249 Lincoln Dziekonski	1,442 Victor Agurto	1,041 Matthew Kurey	773 Courtney Basil	519 Jesse Bachrach
2,248 Azar Afnan	1,433 Frank Cordaro	1,015 Robert Park	772 Torrey Hardy	509 Gordon Biggums
2,203 Jesse Benwell	1,426 Mike Paragiou	1,010 Felicity Chavez	768 Alma Lozano	503 Angeleena O'Hearn
2,164 Robert Locke	1,421 Tonya Bailey	1,004 Pedro Santos	764 Timothy Watson	503 Laura Frew
2,154 Janina Wilson	1,419 Summer Gonzalez	1,004 Jonathan Black	762 Eric Butt	501 Brent Bowling
2,079 DeAnthony Hartman	1,394 Jodi Raymond	988 Tanisha Harris	739 Roger Rau	
2,042 Eric Thompson	1,393 Joshua Goodman	982 Chelsie Otto	735 Mauri Ramirez	
2,013 Juan Olvera	1,384 Fadi Nassar	978 Jay Surma	731 Calvin Irving	

\$3,518 Sami Mogannam	\$1,165 Richard Walus	\$947 Jesse Bachrach	\$692 Christian Ortiz	\$548 Anna Senra
2,098 Dason Phaul	1,158 Susan Bedrossian	922 John Adams	655 Preeti Sahgal	539 Heidi Holt-Peel
2,049 Laurekin Pardovani	1,149 John Mercurio	863 Carlo Bonifazi	646 Gordon Reed	532 Ross Amaru
1,341 Fritznel Octave	1,102 Mitchell Look	848 Nikki Crosby	634 Herivelto Pereira	529 Conrad D'Souza
1,329 Maurice Baritz	1,073 Timothy Byrnes	847 Timothy Hamel	629 Scott Dillingham	529 Marc Demilia
1,245 Joseph Faisant	1,004 Patrice Amador	757 Victor Rodos	623 Muhammed Ashraf	521 Timothy Tzimas
1,168 Mahadai Kryshundayal	966 Loraine Patterson	741 Amanda Hogan	609 Corey LaVigne	507 Joel Braggs



WORLD'S GREATEST \$2,060,597	LEADERSHIP \$1,769,842	SA/GA TRAINING \$391,462	REINSTATEMENT \$62,257
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All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

September Qualifiers — Outstanding Producers & PR Representatives:



Katie Massart

SGA: Altig-Orlovic
of Qualifications: 11
Net ALP: \$124,497
Ret: 89.6



Joachim Jean

SGA: Laura Fisher
of Qualifications: 2
Net ALP: \$104,718
Ret: 84.0



Alan Sedaghat

SGA: Altig-Orlovic
of Qualifications: 8
Net ALP: \$88,771
Ret: 83.4



Susan Bedrossian

SGA: Cisco Perez
of Qualifications: 1
Net ALP: \$80,898
Ret: 77.8



Alvin Ali

SGA: Don Foti
of Qualifications: 2
Net ALP: \$77,813
Ret: 77.1



Ruben Soberanes

SGA: Don Foti
of Qualifications: 9
Net ALP: \$74,242
Ret: 78.6



Max Quasem

SGA: Cohen-Cohen
of Qualifications: 35
Net ALP: \$69,261
Ret: 87.8



Joshua Rush

SGA: Chad Deley
of Qualifications: 1
Net ALP: \$62,325
Ret: 81.3



Ronald Rivera

SGA: Cohen-Cohen
of Qualifications: 7
Net ALP: \$60,856
Ret: 90.9



Bruce Viaje

SGA: Altig-Orlovic
of Qualifications: 1
Net ALP: \$59,793
Ret: 84.2



Patrick Donovan

SGA: Altig-Orlovic
of Qualifications: 2
Net ALP: \$57,893
Ret: 84.9



Richard Carter

SGA: Altig-Orlovic
of Qualifications: 3
Net ALP: \$53,759
Ret: 89.2



Susan Gilbert

Terr: Chicago
of Qualifications: 2
Cards: 11,999



Brenda Di Somma

Terr: New Jersey
of Qualifications: 8
Cards: 10,269



Ronald Rivera

Cohen-Cohen Agency
Contract Date 02/15/05
Qualified September of 2015
\$1,012,674 of Net ALP

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

Dom (front row, 6th from right), with the October 2015 Leadership 301 class. In addition to the students is Vice President Martin Groves (back row, 6th from left), Director Needs-Based Presentation Renee Jefferies (front row, 2nd from left) and guest speaker SGA Zach Hart (front row, blue vest).



NEW WAYS WILL OPEN NEW DOORS



Domenico Bertini

Executive Vice President
AIL & NILICO

HAVE YOU SEEN HOW MAJOR sports teams understand how to sell to their prospective fans? From backstage passes before a game to walking in the tunnel with the players, it's a constant selling moment.

What can we learn from these approaches? I believe the silver bullet here is making their fans, their clients, feel emotionally connected. They make their fans feel like they are part of the team.

It's about creating the experience for our clients that goes beyond the policies we are selling.

The new revamped Needs-Based Presentation will make our clients connect with the company more than ever before. Moving forward, our clients will understand:

1. Our objective as a company
2. Our willingness to go above and beyond for them and the community through testimonials
3. Our story and what we do with Closer to the Heart
4. A solution no one else can deliver as we do

And if we do these things well, we will land many more referrals and qualified prospects for our company.

As for you, the rainmakers, QlikView will continue to provide a data-driven approach to drive sales to new heights. Knowing the data and understanding the activity will drive the changes to better results.

You will be able to personalize your presentation by collecting testimonials from your own clients who have used our products.

You will be able to share our career op-

And in the end you will be able to help your prospects see how they can work together with you and the company, by demonstrating and showing through current customers what it might look like if they partnered with you by buying your plans.

The more new prospects hear from actual clients through testimonials how a relationship with our company and you has been beneficial, the more likely they will envision how it might work for them and say yes to your proposal at the time of closing the sale.

"IT'S ABOUT CREATING THE EXPERIENCE FOR OUR CLIENTS THAT GOES BEYOND THE POLICIES WE ARE SELLING."

portunity with others by showing testimonials of successful agents who themselves were personally recruited by someone in the company.

It's hard to say when emotional selling will exhaust itself; probably never. As the Great Zig used to say, "People don't buy for logical reasons, they buy for emotional reasons."



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